

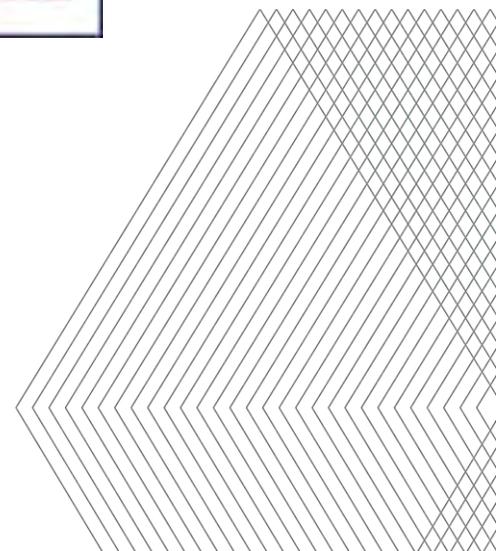
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# 2021-2022 Economic Literacy Project Toolkit



Building a sustainable economic and fiscal future for America's next generation.



## Contents

<b>Toolkit Contributors</b> .....	2
<b>Additional Valued Cohort Members</b> .....	3
<b>Context and Reflection</b> .....	4
<b>Key Learnings and Data</b> .....	5
Games & Activities .....	11
<b>“Sailing the Poli-seas”</b> : A Brief Fiscal Policy Game and Assignment .....	12
<b>“A Surplus of Fun”</b> : An Educational City Council Game .....	14
<b>A City in Distress Role Playing Game</b> .....	27
<b>Integrating Economic and Quantitative Literacy</b> .....	28
<b>Economics &amp; Politics Converge: Simulation</b> .....	29
<b>Deliberative Dialogues: Civil Discourse on Economic Issues</b> .....	29
<b>Financial Family Fun Night: Economics in Elementary School</b> .....	30
<b>Resurrecting Public Finance as a Seminar Course</b> .....	30
<b>Environmental Economics as a Seminar Course</b> .....	31
<b>Inflation Simulation</b> .....	31
<b>National Debt Brochure</b> .....	32
<b>Let’s Tackle the United States Debt</b> .....	32
<b>Local Economic Literacy Policy Dinner and Discussion</b> .....	33
<b>An Honors Exploration: “Making Sense of Our National Debt: Decisions and Consequences”</b> .....	36
<b>Facilitating a National Deliberative Dialogue on the National Debt</b> .....	37
Book/Literature Review .....	51
<b>Injecting Excitement into the ‘Dismal’ Science</b> .....	52
Sample Infographics .....	59
<b>Constructed by faculty and staff</b> .....	60
Sample of Twelve ESU Economic Literacy Projects .....	61
Economics & Politics Converge .....	62
Financial Family Fun Night .....	63
Integrated Economic and Quantitative Literacy Curriculum .....	64
Promoting Economic Literacy in Arkansas .....	65
Evolution of the Economic Literacy Conversation .....	66
<b>A sample of student-designed infographics from Emporia State University</b> .....	67

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## Context and Reflection

Preparing college and university students to be informed and engaged citizens is imperative for a healthy democracy. The 2012 report *A Crucible Moment: College Learning and Democracy's Future* written by The Civic Learning and Democratic Engagement National Task Force at the invitation of the U.S. Department of Education, articulated the expertise that the country, the economy, and the modern world demand from graduates as democratic citizens: "an ability to be agile, creative problem solvers who draw their knowledge from multiple perspectives both domestic and global, who are ready to act with others to improve the quality of life for all." However, few students possess the economic literacy required to understand the implication the U.S. national debt has on their futures. By the time our undergraduates reach their thirties, the interest from the national debt will be 5.2 trillion and the impact to our country's economic and social capital will be significant.

To address this gap in knowledge and skills, the American Democracy Project partnered with Up to Us to increase students' understanding of economic literacy and the national debt through the establishment of a cohort of faculty and staff from 20 campuses. The cohort met monthly throughout the 2021-2022 academic year to ideate and refine how they would bring economic literacy to their campuses.

The following toolkit is a compilation of the work of that cohort. It includes key learnings and data from the project as well as content that can be used in curricular or co-curricular settings. We hope the actionable lesson plans and activities will be of assistance to higher education professionals, as we work in tandem increase economic literacy for college students.

Please feel free to contact the coordinating leaders for the cohort and toolkit project.

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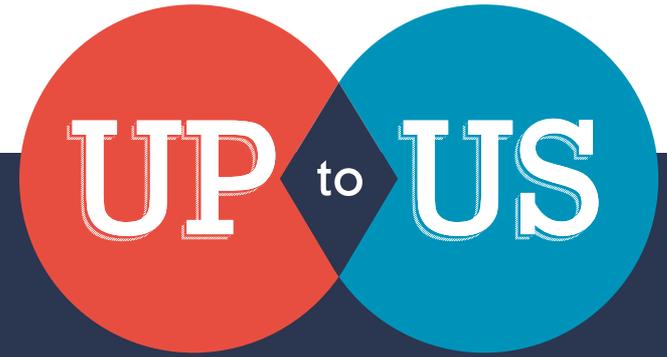
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### **American Democracy Project**

The American Association of State Colleges and Universities (AASCU) is a higher education association serving the nation's largest number of regional-comprehensive institutions. AASCU houses the American Democracy Project (ADP), a multi-campus network focused on higher education's role in preparing the next generation of informed, engaged citizens for our democracy. ADP was established in 2003 through a partnership between AASCU, a 501(3)(c) organization, and *The New York Times*. The network currently consists of more than 300 state colleges and universities serving more than 2.7 million undergraduate students nationwide.

### **Up to Us**

Young Americans have the most to gain—or lose—in the debate over America's fiscal future. Up to Us launched in 2012 and remains the only nationwide, campus-based campaign focused on building a sustainable economic and fiscal future for America's next generation. Started as a pilot program on 10 college campuses, Up to Us has since reached more than 150,000 students on over 300 unique campuses in almost every state. Up to Us is dedicated to building a sustainable economic and fiscal future for America's next generation. Up to Us doesn't just educate and engage - it empowers.



# 2021-2022 Economic Literacy Project – Key Learnings and Data

**Building a sustainable economic and  
fiscal future for America's next generation.**

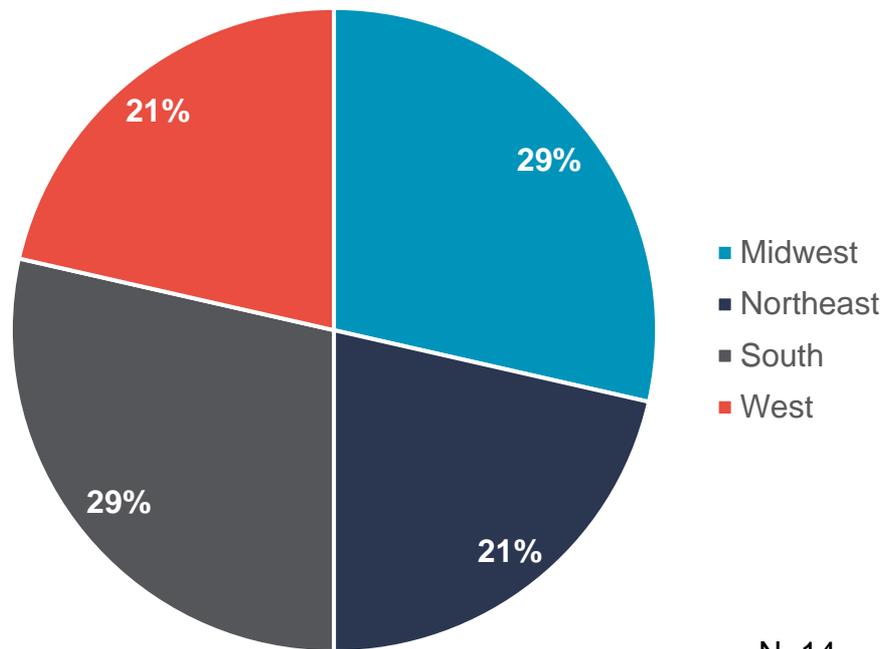
# Economic Literacy Project: Key Results

During the 2021-2022 academic year, fourteen institutions participated in the Economic Literacy Project, a joint effort between Up to Us and the American Democracy Project.



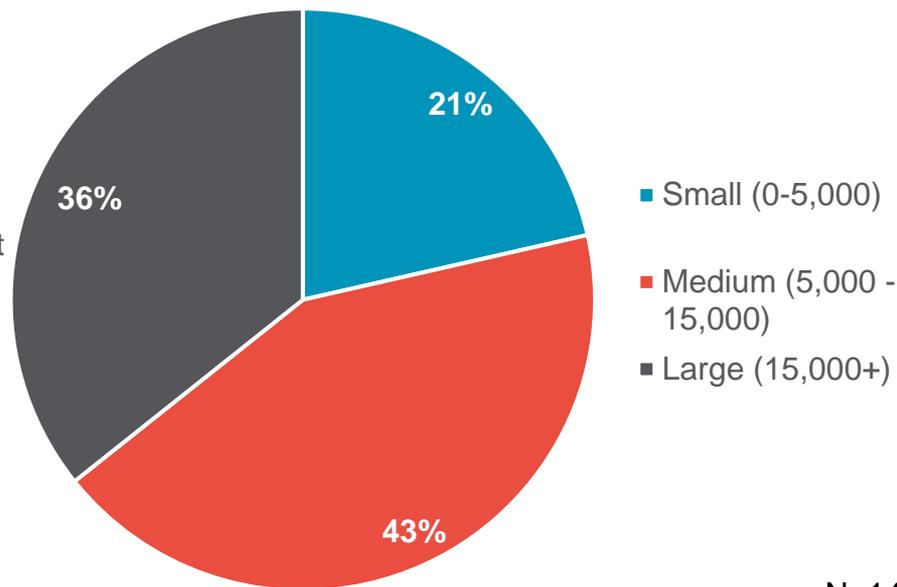
# ELP Cohort was Regionally Diverse & majority larger institutions

% of ELP cohort by Region



N=14

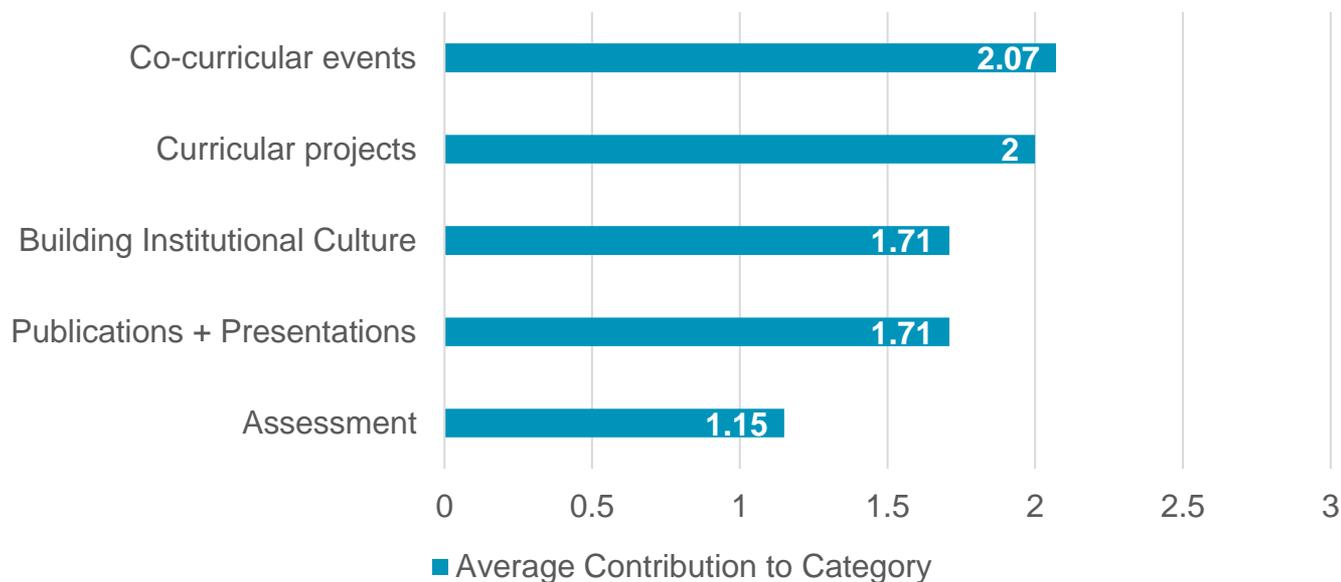
% of ELP cohort by Institution Enrollment



N=14

# ELP Participant Projects contributed most in the co-curricular and curricular categories

Average Contribution to Category

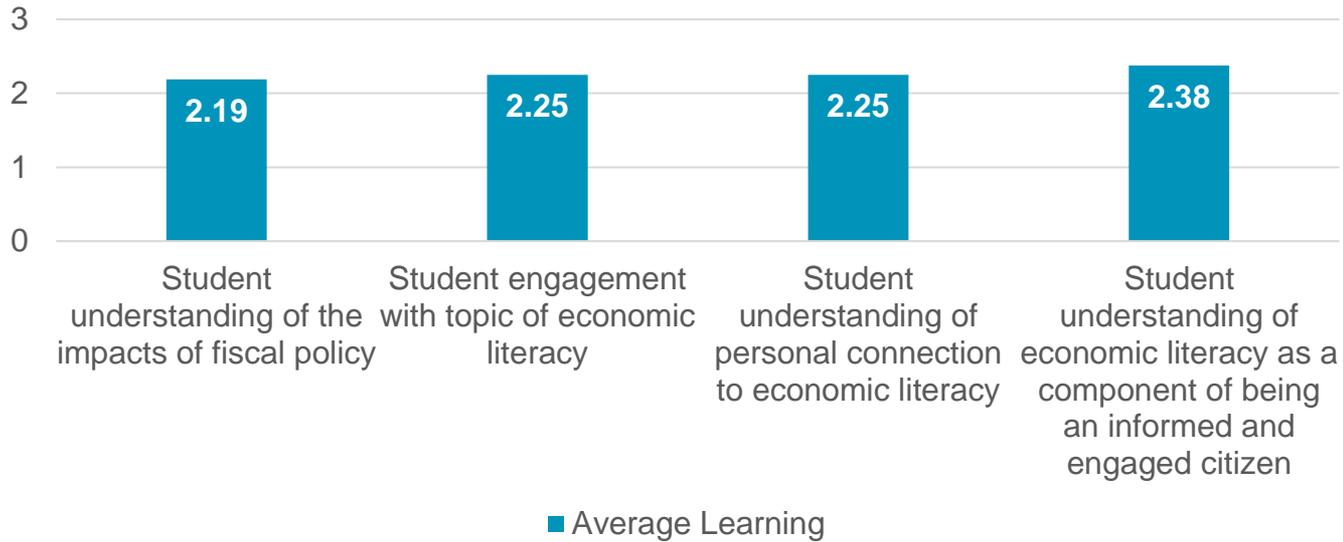


N=14

Q5: There are several categories of contributions. To what extent did your work contribute to these categories?  
High Amount (3), Moderate Amount (2), Low Amount (1), N/A (0)

# Strong student learnings across the ELP Cohort

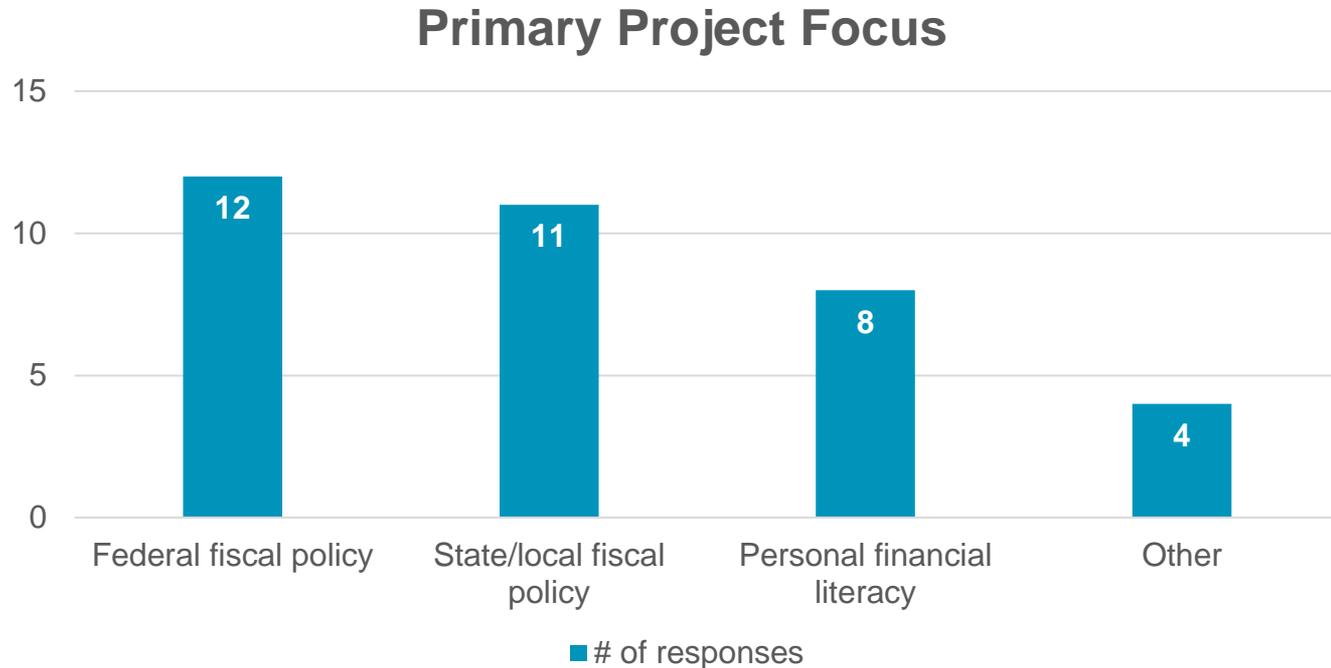
## Student learning as a result of ELP participation



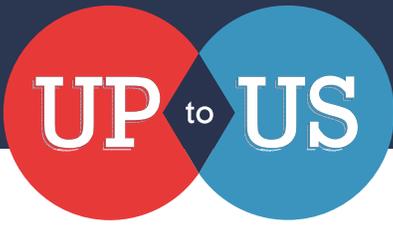
N=14

Q5: As a result of your projects, how would you rate the following elements:  
Improved Tremendously (3), Improved (2), Stayed the same (1), N/A (0), Declined (-1)

# Majority of projects focused on federal and state/local fiscal policy



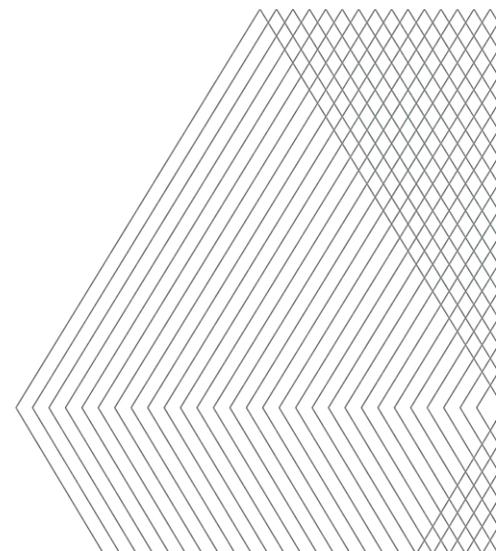
Did your economic literacy project(s) focus on... (check all that apply)



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# Games & Activities

Building a sustainable economic and fiscal future for America's next generation.



## “Sailing the Poli-seas”: A Brief Fiscal Policy Game and Assignment

Submitted by Kevin Owens and Sarah Haught

This document gives a short assignment to be used with the Fiscal Ship online game. This game allows players to visualize the effects of different federal policies on the fiscal health of the country. The activity simply gives a guide for students to consider the major points of the game, and then look back at what they learned. At the end of this document, some anonymous student reflections are given to show the impact this unique game and the accompanying assignment can have on students. This activity shows students the inherent difficulty of governing in a world of scarcity and tradeoffs, and the student responses at the end of this file show that clearly.

### Resources:

The Fiscal Ship game is available online at: <https://fiscalship.org/>

Teaching resources for the Fiscal Ship game are available online at: <http://teach.fiscalship.org/>

Here is a “Let’s Play” style play through that shows the basics of the game and may be shared with students:

<https://youtu.be/ArUaoXbaC48>

### Fiscal Ship Assignment:

Play the Fiscal Ship game provided by the Brookings Institution at <http://fiscalship.org/>

This game will allow you to see how the National Debt is dependent on the fiscal policy decisions made by our government. You will be able to select your policy goals and enact policy to achieve those goals. You will then see how your decisions impact the National Debt.

1. What goals did you select? Why?
2. What policies did you enact to achieve your goals? Why?
3. What effect did your policy choices have on the national debt?
4. Discuss your experience playing the game and your thoughts on the national debt more broadly. Did this game cause you to have any new perspectives?

### Anonymous Student Responses to Question 4:

“Before I played this game, I kind of believed that we are already so far behind in debt, that what’s the point in trying to catch up to that number. While playing this game, I was paying attention to the dollar signs next to all the policies. The policies that I picked to try and reach my goals were not that expensive towards the country. At the end of the game, I realized the importance of paying more attention to the policies that impact citizen’s lives as well as the impact on the national debt”

“There were policies that I had never heard of, or never even would have thought about. It was hard to achieve both maintaining your goals and reducing the debt. *Every policy that was chosen had some sort of negative effect on a group of individuals and that’s what made choosing the right policies so hard.* When governing, these leaders have to make decisions on what’s best for the country and almost every time a decision is made, there are bound to be people who don’t agree with it or you as a person. And that’s what makes government so hard.”

“I realized that government officials and the President must have a tough time when coming up with bills and laws. I was reading everything and trying to pick the best choices but now I think that maybe my goals were more focused on the people and not trying to raise the revenue enough to get out of the national debt. Cutting spending is easy if it’s just you but when you put it on a national debt scale that is tough to handle.”

“I actually enjoyed this game from start to finish. I liked looking through policies that I can enforce or lay off of, and see the impact that it could have on the economy and most importantly the national debt. After finishing the game, I realized that I am not fully republican, which I already had a sense of, but there are so many policies that both sides want that would cause conflict with each other. I remember seeing polices to either cut a plan, or to increase funding for the plan.”

“Playing this game made me realize how much government officials and people must break down how to make sure everyone is happy and taken care of. *It’s hard when you need to have certain policies for a specific group of people, but in turn your policy is affecting other groups worse.* It made me realize why maybe some things don’t have as much funding as others, and why some have a lot more funding than others, especially the military.”

“My experience on this game was a little stressful. I did not know exactly if the policies I selected were going to do more harm than good. The only Goal that did not reach 3 stars were invest in the future. Trying to get 3 stars for this one was hard, because *I felt like a lot of policies would help this, but would also cause a lot of damage to other goals*”

## **“A Surplus of Fun”: An Educational City Council Game**

Submitted by Kevin Owens and Sarah Haught

This activity is meant to be a fun way to visualize the stakeholders and functioning involved in the economic decisions of local government. Specifically, this application deals with issues of public finance and local decisions on allocating funds. This activity builds on the work of Mark Neikirk of Northern Kentucky University. Where his version of this game was more realistic and geared towards experienced adult learners, this activity is aimed at secondary or early college students. This game is light, fun, and encourages students to let their personalities shine. This activity should take roughly three hours to play.

### **City Council Simulation Activity:**

#### **Activity Outline**

This activity is meant to be a fun way to visualize the stakeholders and functioning involved in the local government. Specifically, this application deals with issues of public finance and local decisions on allocating funds.

This activity builds on the work of Mark Neikirk of Northern Kentucky University. Where his version of this game was more realistic and geared towards experienced adult learners, this activity is aimed at secondary or early college students. This game is light, fun, and encourages students to let their personalities shine. This activity should take roughly three hours to play. Some of the characters in this game are inspired by actual people and political leaders, while others are references to common archetypes in politics and communities.

#### **Learning Objectives**

Students will be able to:

1. Identify the different roles in a typical municipal government leadership team.
2. Describe the roles that different stakeholders play in the workings of local government.
3. Demonstrate competence in the functioning of local governments and procedural meetings.

#### **Required Materials**

Each student should receive an Activity Reference Guide, a meeting agenda, and a character bio. Each student will receive only one character bio, and this will be the character that they will become. They should also receive a sheet of paper with which to make a tabletop name tag. Each character has private opinions and goals, so each player's materials should be sealed when handed out. This adds a level of intrigue as players are unsure of the aims of fellow players. The interest group representatives will also receive special ability cards and the materials to make signs. This game is written for 8-12 players, as the community members and city manager are optional to include. Additional characters could easily be added as well.

#### **Gameplay Example**

An abbreviated play-through of this game is available online at:

<https://www.youtube.com/watch?v=2d34RccRHwM&t=731s>

This link provides an explanation of the game and characters, as well as a short playing of the game by the WKU Economics Club. This video should show the basic setup and play of the game, as well as provide an example of the lighthearted and educational tone with which the game can be played.

### **A Final Note**

The goal of this activity is to be an enjoyable, exciting way for students to visualize and participate in a faux government. There are several obvious ways in which this activity is not a perfect representation of what happens at a city council meeting, but it conveys the big ideas of public finance and municipal government to students.

## **City Council Simulation Activity Reference Guide**

### **Introduction:**

Welcome to the Great City of Townsburg! A community of roughly 60,000 people which has grown alongside the regional public university. Tonight, you are members of the City Council and Community trying to decide what to do with a \$10 million dollar tax surplus. Last year, an unprecedented influx of new businesses and tourism caused tax receipts to be far above previous years. This resulted in the city bringing in more than was spent. There are two proposals on what to do with this surplus which are discussed below.

Some of you will be city officials, some of you members of interest groups and some of you in specialized roles. Everyone can expect to participate – whether by defending your position as an elected official, by addressing Council or by waving a sign and speaking on behalf of an interest group.

### **Parliamentary Rules:**

- Be respectful and pay attention to the rules of the meeting. The mayor will lead the discussion, but you should follow along with the agenda.
- When addressing other characters, be sure to address them formally. “Mayor \_\_\_\_\_,” “Councilwoman \_\_\_\_\_,” “Mr. \_\_\_\_\_” etc.
- If either proposal can get a majority vote from the city council (at least 3) they will pass. The mayor can veto either proposal.

### **Other Advice:**

This activity is meant to be fun and informative, so be sure to cut loose and enjoy becoming your character. While the activity has a guide, it is not meant to be scripted. You will name your character.

### **The Topics at Hand:**

Proposal 1:

Townsburg will allocate \$10 million to create a housing assistance program, which offers monetary rent assistance to the community’s lower income residents. The details of this program to be determined by the city manager in consultation with community stakeholders

Proposal 2:

Townsbury will allocate \$10 million to create a tax incentive for new businesses, which will subsidize businesses that start in or move to Townsbury. The details of this program to be determined by the city manager in consultation with community stakeholders

## MEETING AGENDA

*- Helpful comments in italics*

- 1) Call to order by Mayor**
- 2) Pledge of Allegiance, lead by Councilman 1**
- 3) Welcome of guests by Mayor**
  
- 4) New business: Proposal 1**
  - A) Brief outline of the issue by the mayor.
  - B) Invited testimony: experts, guest officials
  - C) Comments from the floor (community members and interest groups).
  - D) Council comments
  
- Proposal 2**
  - E) Brief outline of the issue by the mayor.
  - F) Invited testimony: experts, guest officials
  - G) Comments from the floor (community members and interest groups).
  - H) Council comments
- 5) Brief Recess**

*Now is the time to speak with whomever you need to ensure you are successful in your goals.*
- 6) Voting**
  - A) Proposal 1
  - B) Proposal 2
- 7) Adjournment**

## City Council Simulation Character Bio

**Name:** \_\_\_\_\_

**Role:** Mayor

### **Character Background:**

Heavy is the head that wears the crown. No matter what happens in Townsburg good or ill, you will receive the credit or blame. But you stroll forward with confidence because that's what you signed up for.

Your experience in politics informs you that voters respond to actions and accomplishments. The current economic boom looks great for your reelection campaign, and you are looking for another win before November. Your advisors believe that either proposal can be spun to make you look good politically.

If neither proposals pass, you fear you will be derided for inaction.

If both proposals pass, you fear you will be attacked for creating a deficit in the town budget.

Although you don't get a vote tonight, you intend to use your veto power to ensure that *only one* of the two proposals pass.

### **Your position on Proposal #1:**

No strong position

### **Your Position on Proposal #2:**

No strong position

### **Important Notes/Advice:**

You will have a lot of responsibility as mayor. Please see the pages below for your own version of the meeting agenda to help you guide the evening.

It will be your responsibility to call for testimony from experts and comments from the community.

You will also decide when each speaker has had enough time to state their case.

### MEETING AGENDA for the *mayor*

*- Helpful comments in italics*

#### **1) Call to order by Mayor**

*Say: "Let this meeting of the Townsburg city council come to order!" Then turn to councilman 1 for the pledge.*

#### **2) Pledge of Allegiance, lead by Councilman 1**

#### **3) Welcome of guests by Mayor**

*Here turn to everyone except the city councilmembers and introduce their position and name. Once everyone has been introduced proceed with new business.*

#### **4) New business: Proposal 1**

A) Brief outline of the issue by the mayor.

*Read the proposal aloud*

- B) Invited testimony: experts, guest officials  
*One by one invite the experts to speak: professor, city manager,  
Ask the councilmembers if they have any questions for the experts*
- C) Comments from the floor (neighborhood and other interest groups).  
*One by one invite the community members to speak  
Ask the councilmembers if they have any questions for the community members*
- D) Council comments  
*Give the councilmembers a chance to speak on the proposal*

### **Proposal 2**

- E) Brief outline of the issue by the mayor.  
*Read the proposal aloud*
  - F) Invited testimony: experts, guest officials  
*One by one invite the experts to speak  
Ask the councilmembers if they have any questions for the experts*
  - G) Comments from the floor (neighborhood and other interest groups).  
*One by one invite the community members to speak  
Ask the councilmembers if they have any questions for the community members*
  - H) Council comments  
*Give the councilmembers a chance to speak on the proposal*
- 5) **Brief Recess**  
*Declare a 10 minute break  
Now is the time to speak with whomever you need to ensure you are successful in your goals.*
- 6) **Voting**
- A) Proposal 1  
*Ask each councilmember for their vote: Aye, Nay, or Abstention  
If you wish, cast your veto to Stop the proposal*
  - B) Proposal 2  
*Ask each councilmember for their vote: Aye, Nay, or Abstention  
If you wish, cast your veto to Stop the proposal*
- 7) **Adjournment**  
*Summarize the results of the vote. If you have succeeded in achieving your goals, be sure to pat yourself on the back. Tell everyone goodnight and give a grandiose farewell.*

## City Council Simulation Character Bio

Name: \_\_\_\_\_

**Role: Councilman 1**

### **Character Background:**

You love this country. You love this state. But more than anything you love this town. Born to upper class community leaders in Townsburg, you have experienced the best this town has to offer, and you want your town to succeed. You are skeptical of those who are critical of Townsburg, and believe that the current economic boom is the start of a fruitful trend. Your goals will be achieved if Proposal #2 is passed.

### **Your position on Proposal #1:**

Housing assistance sounds nice, but you are doubtful of how many people will be helped by the program.

At the start of the game, you prefer that this proposal does not pass, though your mind is not made up.

### **Your Position on Proposal #2:**

Help from business interests helped get you where you are today. You think that the best way to help grow the local economy.

You want this proposal to pass.

## City Council Simulation Character Bio

Name: \_\_\_\_\_

**Role: Councilman 2**

### **Character Background:**

Born to a lower income family in Townsburg, you have seen this city does not always live up to its kindhearted reputation. You want to see change that helps the working poor of Townsburg. You also recognize that your constituents (the people that elected you) live on the wrong side of the tracks. Morally and politically, you will support any proposal that will lift the less fortunate citizens of Townsburg.

### **Your position on Proposal #1:**

This is the kind of proposal you can really get behind. Helping lower income families is why you became a councilmember.

You want this proposal to pass.

### **Your Position on Proposal #2:**

More money for big business? Forget about it.

You do not want this proposal to pass.

## City Council Simulation Character Bio

Name: \_\_\_\_\_

**Role: Councilman 3**

### **Character Background:**

You came to Townsburg as an adult to teach at the university. Raised in extreme poverty in a nearby state, you struggled your way here and believe everyone should be expected to do the same. You are the City Council's most ardent ideologue, and your philosophy? Libertarianism. You believe government is best when it does as little as possible. Unless you have a compelling reason, you plan on opposing both proposals. After all, shouldn't the tax surplus simply be refunded to tax payers?

Your goals will be achieved if neither proposal passes, or if you can barter your support for one or both proposals for some political gain.

### **Your position on Proposal #1:**

You didn't need or get help paying the rent as you put yourself through grad school, so why should anyone else?

At the start of the game, you are against this proposal, but you may be convinced otherwise

### **Your Position on Proposal #2:**

Tax incentives for new businesses? Sounds like the government picking winners and losers. At the start of the game, you are against this proposal, but you may be convinced otherwise.

## City Council Simulation Character Bio

Name: \_\_\_\_\_

**Role: Councilman 4**

### **Character Background:**

When you look in the mirror, you see the next governor. You have always known you were destined for greatness, and today is the first step on your way. You don't really take "positions" on "issues." You prefer to do what the people, or the special interests, want. This character plans to use this surplus to boost recognition in the town, and hopefully get some political support. Be confident and act presidential, like you always do.

Your interests will be served as long as you receive something from one of the lobbying groups during the brief recess.

### **Your position on Proposal #1:**

No strong position.

### **Your Position on Proposal #2:**

No strong position.

## City Council Simulation Character Bio

**Name:** \_\_\_\_\_

**Role:** Lobbyist 1 – Chief Advocate for the 4daPeople Campaign.

### **Character Background:**

You will change the world. Your conversation is as radical as your politics. Your coffee is as strong as your resolve. You went into politics to see the hungry fed and the weak protected. You view today's meeting as another chance to share your ideology and goals with the world. Your character's goal is to get Proposal 1 passed.

### **Your position on Proposal #1:**

Rental assistance could change lives. You are wholly for this proposal and will stop at nothing to advocate for it.

### **Your Position on Proposal #2:**

Business taxes in this town need to be higher not lower. You are wholly opposed to this proposal.

### **Important Notes/Advice:**

Feel free to use the materials in your folder to make a sign showing your advocacy. Don't be scared to speak up or even jeer when members of the community disagree with your perspective. Just don't cause so much ruckus that you get thrown out!  
During the brief recess. Pick the player you believe most likely to be willing to flip their vote and give them your special ability card.

### **Special ability:**

You can give your advocate's card to one of the councilmembers to convince them to vote with you. This entails a promise for campaign contributions in the next election.

## City Council Simulation Character Bio

**Name:** \_\_\_\_\_

**Role:** Lobbyist 2 – Chief Advocate for the Prosperous Future Campaign

### **Character Background:**

You work to represent the interests of businesses in local politics. Sure, it would be nice if the city's economy expanded and job growth took off, but you mostly care about doing your job effectively. You have been paid to represent a perspective. With the skill of a salesman and the dedication of a lawyer, you intend to do just that

Your character's goal is to get Proposal 2 passed.

### **Your position on Proposal #1:**

You never really have seen the purpose in programs like this. If the working poor can't afford housing, shouldn't they work more? Better yet, they could just share their place with others.

You are wholly opposed to this proposal.

### **Your Position on Proposal #2:**

This is your bread and butter. Issues like these are why you get paid. It's time to get this business subsidy through city government.

You are wholly for this proposal.

### **Important Notes/Advice:**

Feel free to use the materials in your folder to make a sign showing your advocacy. Don't be scared to speak up or even jeer when members of the community disagree with your perspective. Just don't cause so much ruckus that you get thrown out!

During the brief recess. Pick the player you believe most likely to be willing to flip their vote and give them your special ability card.

### **Special ability:**

You can give your advocate's card to one of the councilmembers to convince them to vote with you. This entails a promise for campaign contributions in the next election.

## City Council Simulation Character Bio

**Name:** \_\_\_\_\_

**Role:** Professor of Political Science at the regional university

### **Character Background:**

All your life you have loved learning. At this point in your career, you pick up new information through your research. The city loves to call on you for expert testimony because you sound like an expert. With degrees in policy analysis and the voice of a wise old teacher, you can easily sway most people to your point of view on City Council proposals.

You do not have an explicit policy goal, although you do have your personal opinions.

You will have achieved your goal if neither or either of the proposals pass. Since you are concerned with the future of the city budget, you do not want both proposals to pass.

### **Your position on Proposal #1:**

You lean towards supporting this issue, but seek to remain objective.

### **Your Position on Proposal #2:**

You lean towards opposing this issue, but seek to remain objective.

### **Unique Knowledge:**

You are the only character that knows the facts below. You may use any, all, or none of them to advance your goals. However, if a councilmember or the mayor directly ask you a question you cannot lie or avoid divulging one of these facts.

Fact #1: A quarter of the residents of Townsburg pay half of their monthly income in rent

Fact #2: Municipal incentives for new businesses have been shown to cause short term spikes in the local economy in other cities.

Fact #3: Subsidizing the rent of Townsburg residents may come with perverse incentives. For example, some renters will use city's funds to upgrade to better apartments rather than fix their financial problems.

Fact #4: Municipal incentives for new businesses have generally not been associated with long term economic growth in the areas in which they have been implemented.

## City Council Simulation Character Bio

**Name:** \_\_\_\_\_

**Role:** City Manager

**Character Background:**

You are all business. City business. You run the day-to-day operations of Townsburg, while the mayor and city council focus on the “big picture” or whatever. Since the city council hired you after extensive interviews, you feel not like a politician but like an administrator. You feel the surplus should go back into the town treasury, so we have it for a rainy day. After all, what point is a boom year like last year if it can’t create a cushion for harder times in the future.

Your goals will be served if no proposal is passed.

**Your position on Proposal #1:**

You lean towards opposing this issue, but seek to remain objective.

**Your Position on Proposal #2:**

You lean towards opposing this issue, but seek to remain objective.

**Unique Knowledge:**

You are the only character that knows the facts below. You may use any, all, or none of them to advance your goals. However, if a councilmember or the mayor directly ask you a question you cannot lie or avoid divulging one of these facts.

Fact #1: Both of these proposals will cause regulatory headaches for you and your office.

Fact #2: The city parks will need renovation within the next few years.

## City Council Simulation Character Bio

**Name:** \_\_\_\_\_

**Role:** Community Member 1

### **Character Background:**

You have lived in Townsburg a long time. A really, really long time. As the years have passed and the city has grown you have become annoyed with all the changes. At first it was nice to experience the growth from town to city, but now servers at local restaurants ask if you want avocado on your toast. This is not the Townsburg you grew up in all those decades ago. If you had your way, nothing would change in Townsburg ever again.

### **Your position on Proposal #1:**

Strongly opposed to this new policy

### **Your Position on Proposal #2:**

Strongly opposed to this new policy

### **Important Notes/Advice:**

This character represents the elderly community being left behind by the local government. Feel free to express your emotions during comments from community members. It may be necessary to do a little acting for your peers to understand that you are elderly (talk with an old person voice, say things like “back in my day” etc.)

## City Council Simulation Character Bio

**Name:** \_\_\_\_\_

**Role:** Community Member 2

### **Character Background:**

You are a single parent that moved to Townsburg a few years ago. You haven't ever really cared much for politics, but after hearing about the potential Housing Assistance program from people at work you decided to go to the city council meeting to speak in support of the program. You know a little help with the rent could allow you to provide a better life for your children. You also know a dozen people in similar situations that could have their lives improved substantially by this policy.

### **Your position on Proposal #1:**

Strongly supportive of this proposal.

### **Your Position on Proposal #2:**

Indifferent to this proposal

**Important Notes/Advice:** This character's strength is their personal connection to this issue. Use emotional pleas and charisma to convince the city councilmembers to side with you.

## City Council Simulation Character Bio

**Name:** \_\_\_\_\_

**Role:** Community Member 3

**Character Background:**

You are a well-off member of the Townsburg community. After years of working for the bank, you were considering opening your own small business. You heard about the surplus, and the new business credit, and decided to come make your voice heard.

Your character's goal is to see proposal #2 passed.

**Your position on Proposal #1:**

You are indifferent to this proposal.

**Your Position on Proposal #2:**

You are here to support this position

**Important Notes/Advice:**

This character should emphasize how helpful Proposal 2 will be to his starting his dream business (whatever business that is).

## A City in Distress Role Playing Game

Submitted by Cheryl Kerchis, David Kershaw, Mark Niekirk, Tammy Randolph,  
and Willie Redmond

Our game embeds the students in a realistic simulation of community members working to turn their declining city around. Our three-week game employs a role-immersion pedagogy. Students represent everything from community groups pushing proposals to elected officials. The game seeks to deepen understanding of budget and policy analysis concepts through applied learning. However, the game goes beyond the basics and forces students to consider inequalities in outcomes, disparate impacts, policy trade-offs, and the challenges of generating consensus in a complex political environment. We hope to unveil a full draft by Fall 2022.

### Learning Objectives & Activities

The game's overarching main learning objectives involve giving the students opportunity to:

- Understand the basic budgeting concepts & issues
- Understand the complexity of local government decision-making processes
- Recognize how politics and personal interests affect decision-making
- Experience how ideological considerations affect decision-making
- Practice analyzing and evaluating policy proposals
- Practice civic advocacy – asking government for support solving a problem
- Practice civic discourse

Through the game students through their roles may participate in a variety of activities including:

- Drafting and/or modifying policy proposals
- Identifying inequalities and analyzing disparate impacts on at-risk populations
- Creating and giving short speeches aimed at convincing the public and decision-makers
- Creating and giving formal policy proposals
- Drafting, evaluating, and/or modifying city budgets
- Engaging civil discourse and seeking consensus

**Location of Game Book** (still in development form)

[Micro Game Draft - Google Docs](#)

## Integrating Economic and Quantitative Literacy

Submitted by Kim Schmidl-Gagne, Patrick Dolenc, and Leah Murray

This project integrates quantitative and economic literacy through two classes.

The quantitative literacy class introduces students to quantitative reasoning skills and critical thinking skills to understand and apply quantitative information to their lives. Students investigate questions or problems and analyze data.

The statistics course covers basic tools of descriptive statistics, discrete probability, binomial distribution, normal distribution, t-distribution, estimates and sample sizes, hypothesis testing, elementary correlation and regression, contingency tables, use of graphing calculator and spreadsheet software.

Both courses are designed to emphasize the use of real-world data to understand the complexity of wicked problems and engage critical thinking skills to more deeply integrate math skills with problem-solving. Students report that the focus on personal and economic literacy enhanced their understanding of the usefulness of the skills and created a low-stress, high impact learning environment.

### Links to Canvas Courses

- Integrative Quantitative Literacy Canvas Course: <https://canvas.instructure.com/courses/3654887>
- Introduction to Statistics Canvas Course: <https://canvas.instructure.com/courses/4708223>
- Dropbox Materials: [https://www.dropbox.com/sh/ztu1yux4b8fi828/AADzIFzrjcUV\\_xm5wX0aokyKa?dl=0](https://www.dropbox.com/sh/ztu1yux4b8fi828/AADzIFzrjcUV_xm5wX0aokyKa?dl=0)

## Economics & Politics Converge: Simulation

Submitted by Bekah Selby and Rob Catlett

Students in high school and beyond likely have ideas about economics and political decision making, even without coursework in these areas. We adapted a teaching exercise to simulate this from EconEd Link: <https://www.econedlink.org/resources/who-gets-bailed-out-and-why/>.

We decided to not restrict ourselves to using this simulation with just undergraduate college students; instead, we created variations for in-service (i.e., professional classroom) teachers, pre-service educators, students in beginning college economics courses, and for an educators' conference. Some were in person, others were on Zoom, or a mixture. Obviously, we adapted it depending on the audience, time constraints, and interest. Although it can be done in as little as 45 minutes, longer time allows for a more robust experience.

Step 1 is to explore the participants' initial inclinations as to what industries (if any) might be good candidates for bailouts if the US economy faces something like the pandemic-induced shutdown.

Step 2 introduces economic information including the number employed in each industry, multipliers for each industry, and economic impact measured in billions of dollars. Participants can change their decision without recrimination.

Step 3 introduces actual Congressional background and what constituents prefer. Once again, participants can, and do, change. The feedback suggests it was powerful.

## Deliberative Dialogues: Civil Discourse on Economic Issues

Submitted by Bekah Selby and Rob Catlett

Deliberative dialogues are useful in developing economic literacy. Two days after our students participated in a deliberative dialogue hosted by Illinois State University, we started hosting our own. Ours was scheduled the day Russia invaded Ukraine. To add pressure, our deliberative dialogue was for the Kansas Social Studies Conference; we pivoted from the one in their program (at their request) to perhaps the hottest topic of the year. Our students worked quickly to develop an *Issues Guide* on the economics of Russia, Ukraine, and the invasion. The important takeaway is that once students experience a deliberative dialogue, they can do a first-rate job of developing one. In fact, they led a three-university collaboration that day.

We had other deliberative dialogues. One was on Climate Change and Economics, which was simultaneously in person and online. Our remote students were moderators for the Zoom portion, and students on campus were moderators for those who attended in person. We had a generous share of STEM faculty and students participate. The student-moderators engaged unusual voices (e.g., timid, heterodox, and those who face the imposter syndrome). Moreover, they did well at ensuring the STEM faculty were able to articulate higher-level thinking and ideas without dominating.

## Financial Family Fun Night: Economics in Elementary School

Submitted by Bekah Selby and Rob Catlett

Two different research studies found the likelihood of graduating from college was 400 percent to 600 percent more likely if a student had a savings account as a child. We partnered with a Title I elementary school to host a Financial Family Fun Night (FFN) and we secure grant funding to provide seed money for Educational 529 accounts for each student who participated.

We had twelve elementary teachers, their principal, and staff helping with the FFN, and they did most of the interaction with their students at different stations in their gymnasium. A severe thunderstorm and less than six-days-notice of the FFFN still had over 100 participants including elementary students at the school, parents/caregivers, and other relatives.

We modeled the FFFN on EconEd Link's: <https://www.econedlink.org/wp-content/uploads/2020/01/Family-Financial-Fun-Nights-2019-Toolkit-vf-2.pdf>, which has age appropriate material for different grade levels. The assessment was overwhelmingly positive.

One of the parents went out of her way to articulate her thoughts:

“I am a veterinarian, and I wish our customers would go though something like this; it was amazing!”

Among our objectives was to have parents and/or caregivers actively participate in developing economic literacy. Materials are available, so even those with less background can make a difference.

## Resurrecting Public Finance as a Seminar Course

Submitted by Bekah Selby and Rob Catlett

Public Finance seemed to be an initial cornerstone of the Economic Literacy Project. Our university had offered public finance years ago; however, after the faculty member who offered the course retired, it was not taught again until this spring when we team-taught this course. We offered it as a seminar course, which had our students presenting in almost every class.

This turned out to be fortuitous because the students in this class and two others were leaders in a deliberative dialogue; they were able to design and create an *Issue's Guide* quickly. See our deliberative dialogues entry for context.

The students also created research projects that they shared with the entire university and community related to public finance. They were surprised by how much they knew. Moreover, we had a teachable moment that illustrated a failure on our part to get them to internalize an important concept. A few of students thought that research was designed to persuade people to one's perspective. We took the time to articulate the case for objectivity and it seemed to have worked because when community members asked what the students believed, the students focused on following the objective findings of their research.

## Environmental Economics as a Seminar Course

Submitted by Bekah Selby and Rob Catlett

We decided to push the boundaries by offering an environmental economics course that had not been offered in over thirty years at our university. Like public finance (see our public finance entry for more details), we offered environmental economics as seminar course; moreover, it was simultaneously offered on campus and to remote learners. As it turned out all the latter were mid-career professional and graduate students. In addition to having two professors in class each day, the students were presenters a in over half of the class sessions.

The mix of modalities turned out to be less challenging than anticipated; however, when the mid-career professionals had work conflicts that prevented them from being involved synchronously, the typical seminar-type interaction was not as robust asynchronously.

This class created and moderated a deliberative dialogue on the Economics of Climate Change that was offered for both on campus participants and via Zoom. (See our other entry on deliberative dialogues for additional information.) The different modalities used in this class was extremely helpful in conducting a deliberative dialogue simultaneously using different modalities.

The students also created infographics that went beyond what was covered in the course, and their passion was obvious.

## Inflation Simulation

Submitted by Bekah Selby and Rob Catlett

Offered an inflation simulation to a variety of educators at conferences including the Kansas Social Studies Conference and the Robert Morris Teaching Economics Conference. This specific simulation was developed by Wichita State economist Jan Wolcutt. Brad Goebel, a professor at Fort Hays State, and Charlene Nichols from the Kansas Council on Economic Education also were presenters for at least one of these conferences.

The simulation uses beans as a form of currency and the participants bid on a real gift basket. The participants are paid (in the form of beans) to simulate wages (or salaries). Over time more money flows into the economic system and prices rise. Moreover, it is relatively easy to calculate the increase in the price level.

The entire simulation can be run in as few as three rounds, and the general concept seems to be absorbed within this time frame. Obviously, more time adds more to the simulation.

## National Debt Brochure

Submitted by Christian Martinez

Here you will find a [brochure](#) explaining some basic information about the U.S. National Debt. It is designed to enhance understanding and encourage reflection/further research by the reader. I highly recommend reviewing the currency of the information and updating when necessary and/or modifying it to suit your own institutional needs.

## Let's Tackle the United States Debt

Submitted by Christian Martinez

This information event about the national debt was used to inform and engage students in the process of governmental policy. It began with an [informational presentation](#) on the national debt and then continued with a group exploration of the [Fiscal Ship](#) by Brookings, where students got to voice their own opinions and democratically decide which policies to pursue. Through this, students were able to understand not only the complexities of the US debt, but also the diversity of values which Americans may hold. Students also took a [pre and post test](#) to determine whether they understood the material. Scores improved slightly across the 18 participants who took the quiz—not every attendee did.

## Local Economic Literacy Policy Dinner and Discussion

Submitted by Christine Bruckner, Madeline Trimble, and Chris Tamm

The Policy Dinner and Discussion provides students a unique opportunity to have a small group conversation and meal with local municipal leaders and policy makers about a particular topic of interest. For this Policy Dinner and Discussion, students interacted with a business retention expert from the local economic development council and the county treasurer to learn more about the local economy and how various policies impact the community and its economy.

### **Event Logistics:**

Local leaders were researched and invited to attend weeks in advance. The event is typically scheduled for about 90 minutes, but it is advised to have a room available for a little bit longer as students tend to remain after the formal event to continue conversing. Faculty/staff members within relevant disciplines are contacted with the information about the event and are invited to identify the names and email addresses of students they feel would enjoy and/or benefit from the conversation.

Once student names and email addresses are compiled, staff reach out to the students to invite them to the event. Registration is capped at 12 students.

For the day of the event, it is best to have the room/tables/chairs arranged in a circle or large square/rectangle to ensure everyone can be seen.

Students were invited to participate in a qualitative assessment (detailed below) that gave them the space to think about what they were learning before, during, and following the event.

Several discussion questions are prepared in advance, but typically only one or two questions are needed before students and guests are able to organically move with the flow of the conversation.

Besides a meal, we also provide a small gift to the community guests as a thank-you for their time.

Qualitative Assessment of Learning

*Before the discussion:*

**My current knowledge and thoughts about public policy, finance, and our local economy ...**  
(e.g., where money comes from, how programs are funded, who pays the bills, how policies inform budgets)

**My year in school:**

**My major:**

*During the discussion:*

**Things I have learned...**

**Things I don't understand...**

**Things I want to know more about...**

*After the discussion:*

**Reflection: I think this event was... because...**

**What I can do with what I learned...**

**Of all the items you provided on the previous page, what is the key thing you are taking away from your participation in this discussion on public finance and local economics?**

**Do you feel participating in this discussion helped you learn more about...**

	<b>Yes</b>	<b>Maybe</b>	<b>Not really</b>
Where local funds come from	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How local municipalities are funded	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How the state budget affects local budgets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How federal/local policy impacts local budgets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How local budgets impact you and your community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
How you can affect public policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## An Honors Exploration: “Making Sense of Our National Debt: Decisions and Consequences”

Submitted by Madeline Trimble and Chris Tamm

Capitalizing on the success of our inaugural Illinois State University Economic Literacy Week, we designed an honors exploration seminar through ISU’s Honors College. The seminar is titled “Making Sense of Our National Debt: Decisions and Consequences” and will be held for six weeks in fall of 2022. The goal of the seminar is to increase awareness of national debt issues and encourage critical thinking regarding civic duties.

### **Honors Seminar course description:**

[https://honors.illinoisstate.edu/academics/honors\\_learning/explorations/explorationsfall.php](https://honors.illinoisstate.edu/academics/honors_learning/explorations/explorationsfall.php)

### **Compelling description, as it would appear to students:**

Due to changes in political parties and a global pandemic, the topic of our nation’s economy and debt is often mentioned in the media. In this Honors Exploration, we will unpack the mystery of the national debt, discussing where we source national funds from and what and how we choose to spend the funds. We will urge ourselves to think critically about these taxing and spending decisions by explaining how public policies concerning debt affects or will affect our daily life. We will also briefly explore the state-level debt issues unique to Illinois and the impact of COVID-19. Improving your economic literacy is important as you prepare to enter the next stage of your life.

### **Learning Objectives:**

1. Understand the concept of the national debt and budgeting
2. Identify where the federal funds come from
3. Identify what the federal funds are spent on
4. Evaluate current spending and sourcing decisions by our government
5. Compare the USA debt model and spending decisions to those of other nations
6. Propose potential solutions for balancing the budget

### **Please describe your culminating project (i.e. final student product):**

Structured debates on special issues and proposals related to our established knowledge of national debt over the prior four weeks (e.g., COVID effect, international vs. USA, state level effects, etc.). Groups of 3-4 will be allowed to choose a topic and will be assigned the pro and con side. They will be instructed to work on a convincing presentation for the class. The class will then vote on consensus decisions related to these select issues to simulate real public policies decisions.

### **Planned course resources:**

- Lesson plans: <https://www.fte.org/teachers/teacher-resources/lesson-plans/making-sense-of-the-federal-budget-debt-deficits/>
- 10 Downing Street Simulation: <https://www.youtube.com/watch?v=zpnSzgRkNek>

## **Facilitating a National Deliberative Dialogue on the National Debt**

Submitted by Christine Bruckner, Madeline Trimble, and Chris Tamm

Illinois State University wanted to help students better understand the implications of economics by providing multiple opportunities for students to contemplate federal fiscal policy and implications of the national debt on youth/younger generations. The following materials provide the facilitator guide, preparatory slides, and considerations for hosting a deliberative dialogue via Zoom.

### **National Debt Dialogue: What should we do for future generations to thrive?**

#### **Facilitator Guide:**

All facilitators arrive at 12:50pm MST/1:50pm CST/2:50pm EST

- I. Arrival – SLIDE (3 minutes)
  - A. Put info in the chat about pre-test <https://bit.ly/3Bw4Dcq>
  
- II. Introductions (4 minutes) – SLIDE
  - A. Event sponsors, purpose of event
  - B. Logistical things – how to add name/school/pronouns, camera usage, etc.
  - C. Share issue advisory in chat: <https://bit.ly/3L7Aq81>
  
- III. Introduction to deliberative dialogue (5 minutes) - SLIDE
  - A. Deliberative dialogue is a specific model of conversation that allows us to explore a complicated social/political topic. It looks at the costs and consequences of possible solutions to daunting problems, and finding out what we, as a people, will or will not accept as a solution.
  - B. Each participant starts with their own experiences and perspectives.
  - C. Allows for exchange of a wide range of views
  - D. A core piece of deliberative dialogue is listening to understand/active listening
  - E. Structure of deliberative dialogue (personal stake, options 1, 2, 3, and wrap-up)
  
- IV. Ground rules for today’s discussion – (5 minutes) SLIDE
  - A. Focus on the options and actions we can take nationally and in our communities.
  - B. Consider all options fairly.
  - C. Listening is just as important as speaking.
  - D. Listen to understand, not respond

- E. No one or two individuals should dominate.
- F. Ensure everyone is included in the conversation, encourage those who have not shared to talk, recognize if you are dominating the conversation
- G. Maintain an open and respectful atmosphere.
- H. Respect doesn't mean not disagreeing, but respect does mean actively listening, not personally attacking someone, not dismissing someone's experience, etc.
- I. Help the moderator keep the conversation on track

V. Video (7 min) <https://vimeo.com/492536815>

VI. Break into groups (1 min) – dismiss from groups at end of dialogue

VII. Facilitator Introductions (2 min)

- A. Facilitators introduce themselves – name, school, role, review order of dialogue
- B. If you choose to use the Powerpoint slides, please advise participants how to split their Zoom screen to also see participants in gallery view.
- C. Remind of ground rules and logistics of how to participate (e.g., unmute yourself to participate, raise your “zoom” hand to participate)
- D. Re-share Issue Advisory in Chat, if needed: <https://bit.ly/3L7Aq81>

VIII. Personal Stake (12 - 15 min) – everyone participates

- A. Participants will introduce themselves (name, school, role/major, why they chose to attend) and respond to a question about their personal stake (When you think about issues affecting future generations, including your own, what one thing concerns you the most?).
- B. Encourage each person speak no more than one minute.
- C. Facilitators should call on participants if they do not volunteer to speak.
- D. You may want to put the following in the chat and/or share screen with intro slide:
  1. Introduction: Name, School, Role/Major, Why you attended today
  2. Answer the following question: When you think about issues affecting future generations, including your own, what one thing concerns you the most?

IX. Option 1 (16 – 18 min)

- A. This option is about equipping people to succeed. Take a moment to look on page 3 OR view the slide covering Option 1. What do we feel about option 1?
  1. Additional questions to guide conversation:
    - a. Reducing class sizes, forgiving college debt, and expanding mentoring and mental health services will not be free. Where should the money come

from? In your own community, what kinds of tax increases or cuts in services would you support in order to pay for these proposals?

- b. Are large class sizes and lack of extra support the most crucial problems in education? What about improving teacher training or efforts to retain good teachers in substandard schools or raising standards? If we could make only one or two changes in education, what should they be?
- c. Is eliminating student loan debt fair to students and families who save for college or to students who work their way through college, choose to go part time, or choose less expensive schools in order to keep their debt to a minimum?

X. Option 2 (16 - 18 min)

A. This option is about giving everyone a fair chance. Take a moment to look on page 4 OR view the slide covering Option 2. What do we feel about option 2?

1. Additional questions to guide conversation:

- a. This option explores actions aimed at creating a more equitable society for all Americans. Can legislation and other policy changes really reduce bias? If not, what would?
- b. How far would raising the minimum wage go in reducing child poverty? Is it a major step forward or only a minor one? What other changes might be more important?
- c. If we eliminate standardized tests in K-12 schools, should we eliminate them in licensing for professionals such as doctors, lawyers, and accountants? Do standardized tests have any benefits in our society?

XI. Option 3 (16 - 18 min)

A. This option is focuses on economic security. Take a moment to look on page 5 OR view the Option 3 slide and review this option. What do we feel about option 3?

1. Additional questions to guide conversation:

- a. States and communities nationwide are suffering from the pandemic and the economic downturn it has brought. Is it realistic to end deficit spending now?
- b. The country was running deficits even when the economy was thriving because raising taxes, cutting spending, or doing both upsets voters. What specific spending would you be willing to cut? Would you be willing to cut any spending that you typically support?
- c. Is it possible or even wise to try to keep all American factories open protect all American manufacturing jobs? Could this have unintended consequences? What might go wrong if we pursued this policy fully?

- d. Whose jobs will be replaced or displaced by the transition to renewable energy sources, and how should we retrain them?

## XII. Wrap up/Reflection (10-12 minutes)

- A. Preferred option – everyone goes around and share which option they like best.  
Facilitator summarizes what was said e.g. It seems like most agreed with Option X was the best option, acknowledging there were some drawbacks.
- B. Reflection – choose from a few reflection questions to debrief with the group.
  1. What themes or values seemed to connect all the ideas we agreed on?
  2. What kinds of decisions and actions will enable our communities to thrive?
  3. Can you identify any tensions that came up during the discussion?
  4. What other options should we weigh in considering this issue?
  5. What was the conversation like for you?
  6. What was different about it?
  7. Whose voice was missing from this conversation?
  8. How has what you heard affected your thinking?
- C. Thank everyone for participating.

## XIII. Final Logistics and Closing

- A. Post assessment
  1. Place this link in the chat and/or show the slide with the QR code and link.  
<https://bit.ly/3us5Lws>
  2. Allow participants to remain in the room while they complete the post-assessment. Facilitators can release individuals and groups to leave as they finish.
  3. Once all participants have left, facilitators should come back to main Zoom room to discuss experience.
  4. Facilitators are also invited to complete the following facilitator survey while participants are working on theirs or later: <https://bit.ly/3gmCOcK>

### \*Additional Facilitation Questions:

- Do you want to add something?
- Was there an idea you wanted to express?
- What resonates with you about this approach?
- Who else has an idea?
- Is this discussion raising questions for anyone?
- Let's hear from someone who hasn't spoken for a while.
- After listening to the previous two speakers, does anyone have any questions for them or comments about what they said?

- What do you think about the benefits in option \_\_\_?
- We've talked a lot about the benefits in option \_\_\_. What do you think about the tradeoffs?
- What do you like about this option?
- What worries you about this option?
- How might people who have other life experiences see this option?
- Could this option have any unintended consequences?
- Do you see any gray areas?
- Does anyone see this differently?
- Are you comfortable with the drawbacks?

Considerations for conducting a virtual deliberative dialogue:

### I. Discuss doing a dialogue online

- View** – Use Gallery View to view everyone at once (upper right hand corner of Zoom). The icon looks like this:  Encourage participants to use the same.
- Use of Chat** – Encourage participants to ONLY use chat if they are sharing a resource/link to supplement their comment OR if they are having technical issues or need to step away from the conversation for a moment.
- Camera** – encourage everyone to have their camera on if at all possible. Encourage folks to have their camera at eye level with good lighting and in one place (avoid having shaking screens, etc.).
- Raising hands and unmuting** – Decide as a facilitator which option you prefer. We tended to opt for participants unmuting themselves when they wanted to talk and then muting when they were done. Other facilitators opted for participants using the raise hand function.
- Engagement** – some facilitators encouraged participants to use the reactions within Zoom to affirm or agree with thoughts. This has been both successful and unsuccessful (e.g., folks giving a “thumbs down” when they disagreed with someone said instead of offering constructive discussion, folks giving a “thumbs up” or “heart” reaction when they agreed with something but then didn't keep the conversation going). We tend to encourage folks to use nonverbals (nodding, eye contact, etc.) to show their engagement in the discussion.
- Muting if there is background noise (I'm checking to see how we give you all access to do that!).
- Familiarize yourself with Zoom
  - Gallery views
  - Hand raise/reactions
  - Share screen for powerpoint/issue advisory
    - Putting camera views in gallery view while screen sharing

### II. Dealing with disruptors

- a. Most common disruptors: people who try to dominate the conversation, keep going off the guide, have side conversations with the person sitting next to them/putting things in the chat, or folks who think they are right and ridicule and attack other's ideas
- b. We think the ground rules and introduction will help prevent a lot of disruptive behavior:
  - i. Listen carefully: Don't just pretend to listen to what someone is saying. People can tell. Listen closely to understand a point someone is making. And check back if you are summarizing, always asking the person if you understood their idea correctly. → this is important as a facilitator
  - ii. Show respect for someone else's experience: We can't say it enough.
  - iii. Use the issue guide and ground rules: If someone keeps going off the guide, has side conversations through the whole discussion, verbally attacks others:
    - 1. Go back to that guide and those ground rules and remind folks of the agreements made at the beginning of the dialogue.
  - iv. Provide warnings: If behavior/language continues to be disruptive and disrespectful provide one warning by reminding of the ground rules. Indicate if the participant will not abide by those ground rules, then they will be asked to exit the conversation.
  - v. Confront in the room: If all else has failed, if you're sure it won't create backlash, if the group will support you, and if you've tried everything else:
    - 1. Confront the disruptive person politely but very firmly in the room. Tell the person very explicitly that the disruption needs to stop now. Use body language to encourage other group members to support you. This is absolutely the last resort when action must be taken, and no alternatives remain! If a participant is belligerent or otherwise extremely disruptive, you can force them to exit the meeting.

## Deliberative Dialogue Assessments

### Pre-Dialogue Participant Assessment:

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**Please enter your email address below.**

*Your email address will only be used to match this survey with your final survey that will be completed at the end of the dialogue.* \_\_\_\_\_

---

### **Which option do you feel is best suited to ensure that future generations will thrive?**

Put a "1" next to the option that best addresses the question above, a "2" next to the next-best option, and a "3" next to the option you feel least addresses the question above.

- \_\_\_\_\_ **Equip People to Succeed:** We need to rethink what it means to prepare young people for a vastly different social and economic landscape through improvements in education and access to services.
  - \_\_\_\_\_ **Give Everyone a Fair Chance:** We need to safeguard people against unfair treatment through economic policies and educational reforms.
  - \_\_\_\_\_ **Focus on Economic Security:** We need to increase and sustain our fiscal policy efforts to leave a more secure economy for future generations.
- 

Each of the options you ranked have specific action items that can address the future health and prosperity of our nation's younger generations.

For each option listed below, review each item and rank them "1" through "4" in the order you feel best enables younger generations to thrive. A rank of "1" indicates you feel it is the best way to address the issue. A rank of "4" indicates you feel it is the least likely to address and/or impact the issue.

---

### **Which items best equip people to succeed?**

- \_\_\_\_\_ Boost K-12 student achievement by reducing class size and providing extra support for students who need it.
  - \_\_\_\_\_ Forgive student loan debt if students complete a year of national service in underserved communities.
  - \_\_\_\_\_ Expand mentorship and internship programs to encourage young people to gain job skills.
  - \_\_\_\_\_ Increase mental health services for K-12 and college students.
-

**Which items give everyone a fair chance?**

- Increase the minimum wage to improve household incomes and reduce childhood poverty.
  - Eliminate standardized testing and instead assess students through teacher evaluations.
  - Make community college free, and guarantee that students could then enter 4-year colleges.
  - Make K-12 US history curricular more inclusive to acknowledge contributions of underrepresented groups.
- 

**Which items allow us to focus on economic security?**

- End deficit spending and begin containing the federal debt.
  - Switch local utilities to renewable energy sources.
  - Invest in building and repairing roads, bridges, and other infrastructure.
  - Individuals and government agencies should do business only with companies that hire Americans and build factories in the US.
- 

How many deliberative dialogue forums/discussions have you attended before?

- 0
  - 1-2
  - 3-4
  - 5 or more
  - Not sure
- 

What is your year in school?

- Freshman
- Sophomore
- Junior
- Senior
- Graduate Student
- I am not a student.

What is your major/plan of study? \_\_\_\_\_

---

What is your age?

- 18-22
  - 23-27
  - 28-32
  - 33-37
  - 38-42
  - 43-47
  - 48-52
  - Over 52
- 

What is your gender identity?

- Male
  - Female
  - Non-binary: \_\_\_\_\_
  - Another option not listed here: \_\_\_\_\_
  - I prefer not to answer.
- 

Please select the population group or groups that you most closely identify with from the list below.

- American Indian or Alaskan Native
  - Asian or Asian American
  - Black or African American
  - Hispanic, Latino, Latina, or Latinx
  - Middle Eastern or North African
  - Native Hawaiian or Pacific Islander
  - White
  - Another option not listed here: \_\_\_\_\_
  - I prefer not to answer.
-

**Post-Dialogue Participant Assessment:**

**Please enter your email address below.**

*Your email address will only be used to match this survey with the survey you completed at the beginning of the dialogue.* \_\_\_\_\_

---

Who was your dialogue facilitator? \_\_\_\_\_

---

**Now that you completed the dialogue, select rank each option in the order you feel is best suited to ensure that future generations will thrive.**

Put a "1" next to the option that best addresses the question above, a "2" next to the next-best option, and a "3" next to the option you feel least addresses the question above.

- \_\_\_\_\_ **Equip People to Succeed:** We need to rethink what it means to prepare young people for a vastly different social and economic landscape through improvements in education and access to services.
  - \_\_\_\_\_ **Give Everyone a Fair Chance:** We need to safeguard people against unfair treatment through economic policies and educational reforms.
  - \_\_\_\_\_ **Focus on Economic Security:** We need to increase and sustain our fiscal policy efforts to leave a more secure economy for future generations.
- 

Each option you discussed and ranked above have specific action items that can address the future health and prosperity of our nation's younger generations.

For each option listed below, reflect upon your dialogue experience and review each item and rank them "1" through "4" in the order you feel best enables younger generations to thrive. A rank of "1" indicates you feel it is the best way to address the issue. A rank of "4" indicates you feel it is the least likely to address and/or impact the issue.

---

**Which items best equip people to succeed?**

- \_\_\_\_\_ Boost K-12 student achievement by reducing class size and providing extra support for students who need it.
  - \_\_\_\_\_ Forgive student loan debt if students complete a year of national service in underserved communities.
  - \_\_\_\_\_ Expand mentorship and internship programs to encourage young people to gain job skills.
  - \_\_\_\_\_ Increase mental health services for K-12 and college students.
-

**Which items give everyone a fair chance?**

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  - Eliminate standardized testing and instead assess students through teacher evaluations.
  - Make community college free, and guarantee that students could then enter 4-year colleges.
  - Make K-12 US history curricular more inclusive to acknowledge contributions of underrepresented groups.
- 

**Which items allow us to focus on economic security?**

- End deficit spending and begin containing the federal debt.
  - Switch local utilities to renewable energy sources.
  - Invest in building and repairing roads, bridges, and other infrastructure.
  - Individuals and government agencies should do business only with companies that hire Americans and build factories in the US.
- 

Reflecting upon your dialogue experience, how would you rate the overall level of participation among participants?

- Below average - A lot of silence and limited discussion
  - Average - An equal amount of silence and discussion among most participants
  - Above average - All participants engaged in discussion with limited silence
- 

Reflecting upon your dialogue experience, how would you rate your level of comfort in participating in the dialogue?

- Very uncomfortable; I didn't say much
  - Relatively comfortable; I spoke sometimes, but not often
  - Very comfortable; I contributed often
- 

Reflecting upon your dialogue experience, how much disagreement was there among the group?

- A lot of disagreement
  - Some disagreement
  - Hardly any disagreement
- 

Did you talk about aspects of the issue you hadn't considered before?

- Yes
  - No
-

If so, please explain.

---

Were there ideas or perspectives you came into the dialogue with that you have changed or you are now reconsidering as a result of attending this dialogue?

- Yes
- No

If so, please explain.

---

Do you feel participating in this deliberative dialogue helped you to learn more about potential federal policies that could impact the US economy?

- Yes
- Maybe
- No

What is one thing you learned about the economy that you didn't know before attending this dialogue session?

---

Please share your opinion of the dialogue experience. What did you like about it? What did you not like about it?

---

## Facilitator Assessment

**Please select your name in the box below.**

*Your name will only be used to match your responses with the participant responses.*



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Rate your perception of the overall level of participation among participants.

- Below average - A lot of silence and limited discussion
  - Average - An equal amount of silence and discussion among most participants
  - Above average - All participants engaged in discussion with limited silence
- 

Rate your perception of the overall level of disagreement among participants.

- A lot of disagreement
  - Some disagreement
  - Hardly any disagreement
- 

Rate your perception of the overall level of respect among participants.

- Little respect was demonstrated
  - Some respect was demonstrated
  - A lot of respect was demonstrated
- 

Rate your perception of participants' overall understanding of how federal fiscal policies impact them and their communities.

- No demonstrated understanding of federal fiscal policy impacts
  - Some demonstrated understanding of federal fiscal policy impacts
  - Demonstrated understanding of federal fiscal policy impacts
- 

Please provide any examples from the dialogue and/or additional explanations for why you answered the way you did above.

---

---

Which option was favored by the participants in your group? Put a "1" next to the option that was favored the most, a "2" next to the next best option, and a "3" next to the least favored option.

- \_\_\_\_\_ Option 1: Equip People to Succeed
  - \_\_\_\_\_ Option 2: Give Everyone a Fair Chance
  - \_\_\_\_\_ Option 3: Focus on Economic Security
- 

Provide a brief description of how participants reached their preferred option. Did all participants agree with the same option? What trade-offs were discussed?

---

---

Do you feel participating in this deliberative dialogue helped participants to learn more about potential federal policies that could impact the US economy?

- Yes
  - Maybe
  - No
- 

Provide a brief explanation for why you answered the above question the way you did.

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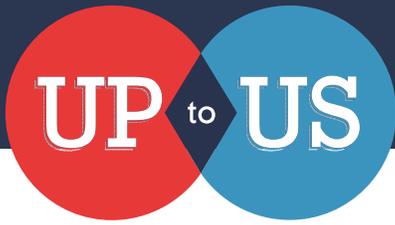
Not including this one, how many deliberative dialogues have you facilitated before?

- 0
  - 1-3
  - 4-6
  - 7-9
  - 10 or more
- 

Provide any additional comments about the deliberative dialogue you facilitated.

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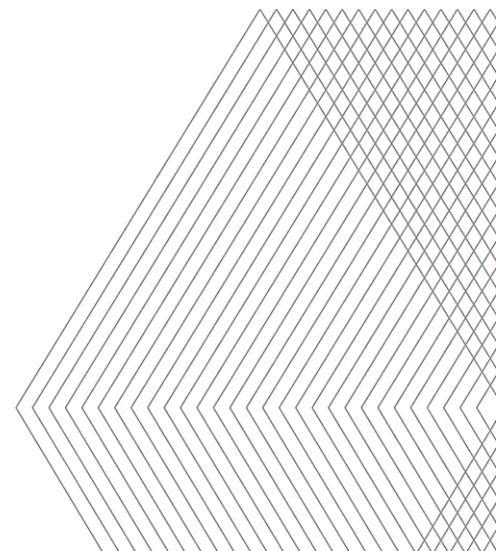
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# Book/Literature Review

Building a sustainable economic and  
fiscal future for America's next generation.



## Injecting Excitement into the ‘Dismal’ Science

Submitted by Glenn L. Furton

This academic year, I sought to establish a course curriculum that incorporated elements of popular writing into my principles of economics classroom. Economics is often referred to as “the dismal science” and as educators we’ve surely earned that distinction. Too often economists teach at the blackboard, using diagrams, models, and dull examples to bring the student toward an understanding of the subject. Nonetheless, economics retains the *blessing* of breadth. Our discipline is not limited to any one field or area of study. Overlap can be found in Anthropology, Sociology, Political Science, Finance, Philosophy, and Psychology. Given the unique breadth of our discipline, it is curious that economic educators persist in narrowing their set of examples to areas that students typically find boring. Fortunately, there are several “popular” economics texts on the market that have emerged to meet this need. Below I will list the textbooks I have in mind, as well as a short description and the application I envision in my principles class

### Overview:

My goal throughout this academic year was to establish a course curriculum that incorporated elements of popular writing into principles of economics. Economics is often referred to as “the dismal science” and as educators we’ve surely earned that distinction (Ferraro & Taylor, 2005). Too often economists teach at the blackboard, using diagrams, models, and dull examples to bring the student toward an understanding of the subject. The structure, models, and examples are often conveniently drawn from university textbooks (e.g. Mankiw, 2015). Such methods are necessary of course, but the medium through which our lessons are conveyed does not have to be so ‘dry.’ It’s no wonder that most people carry vague preconceptions of the discipline as dealing exclusively with questions about “the stock market” or “money and banking” or “inflation” and “unemployment.” Textbooks overemphasize materialist dimensions of the discipline, like cost theory and production. Most economic students don’t even retain the information they are taught in Econ 101 (Hansen et al., 2002). This ought to suggest that our delivery methods need reassessing. How we expose our students to economic ideas is not making an impression or a personal connection in their lives—at least not one that is worthy of retaining.

Nonetheless, economics does retain the blessing of *breadth*. Our discipline is not limited to any one field of study. This is because economics is a theory of human action: A set of tools—not a specific subject (Becker, 1976). It is a *theoretical* rather than an empirical approach to social science (Leeson, 2020). Overlap, therefore, can be found in Anthropology, Sociology, Political Science, Finance, Philosophy, Psychology, and more. Economics is a lens through which any and all corners of the social world can be viewed and understood. It doesn’t offer the artist a subject; only a set of tools, brushes, and colors to work with (Boettke, 2012). The subjects are limitless. In addition, we might be able to provide a “prophylactic” against popular fallacies by introducing students to simple, yet counter-intuitive illustrations apt to spark curiosity and skepticism (Boettke & Candela, 2017).

Given the breadth of application our discipline affords us, it is curious that economic educators persist in narrowing their set of examples to areas that students typically find boring, irrelevant, or insignificant to their lives. Fields like finance, money and banking, marketing, international trade, etc. Worse yet, when examples are given, they typically come in abstract form (e.g. a generic “firm” that produces “widgets”). These are no doubt useful, perhaps even necessary—especially to a business major. But a large number of students taking principles classes aren’t business majors. Moreover, to fully grasp and internalize economic principles, one must be able to see the tools used in a variety of applications—not solely “business.”

It may take a certain level of abstract understanding to realize the benefits of diverse application. Perhaps this constitutes the discipline’s curse: For the amateur economist to proceed beyond superficial understanding, they must become familiar with the tools (i.e. abstract theories). A strong conceptual foundation must be built. Building this foundation, however, requires the use of ‘dry’ and ‘dull’ diagrams. Concepts like ‘elasticity’ and ‘average’ or ‘marginal’ costs of production must be drilled into the student’s mind. Economic jargon must be internalized to communicate with other economists, or to navigate the literature. Once the student acquires a firm base of this kind, they can proceed wherever their curiosity takes them. For this reason, students may benefit from a broader set of examples and applications. The models, when presented solely as imaginary or abstract constructions, are useful but difficult to internalize. When accompanied by a range of potential applications, however, the student may develop a personal connection to the concept by relating it to an area of familiarity or experience, thus making it permeable to the mind.

As an illustration, consider an essential economic concept—one that is vital for progressing in the discipline, but is also difficult for students to internalize: The Ricardian law of diminishing returns. On most occasions, students are asked to imagine a fixed resource, like a farm (à la Ricardo), and to then imagine the output that might be had from a single labor input (one farmer). Once established, the student may be asked to imagine that a second farmer is hired, and that together, the output more than doubles. Next, the student is told that 15 more farmers are hired at the farm. Output continues to increase, but not every farmer adds output greater than 100% of the previous situation. In fact, each additional farmer adds a smaller percentage increase in the final crop yield. Finally, the student may be told that some exorbitant number of farmers is hired at the farm (e.g. 1,000). With so many bodies on the farm, work becomes chaotic and disorderly. The farmers are constantly stepping over one another and trampling the rows of crops. Their productivity decreases as it becomes harder to communicate effectively between them. It is impossible for the owner of the farm to effectively monitor the quantity and quality of effort from each farmer. For this reason, the output may actually *decrease*.

From here, the instructor may return to the abstraction in order to link it to the example just described. The range of labor inputs first described (1-15 farmers) can be thought of as *increasing returns*. Each additional farmer adds >100% of the previous output. At some point, additional farmers will add <100% of the previous output. Additional product continues to diminish with every farmer hired and placed in the field, until eventually, the change in output is *zero* or *negative*.

This is clearly a rough sketch; an imprecise generalization of the standard lesson. Others may differ in their examples. In the past, I have described a small coffee shop with a single barista. I explain how the addition of one more barista can increase output >100%... so on and so forth.

Despite minor differences, these examples may not do justice to the full scope of economic application that diminishing returns entails. Two passionate lovers who

Fortunately, there are several “popular” economics texts on the market that have emerged to meet this need. For example, the book *The Armchair Economist* uses simple dialogue to present economic concepts with stark clarity. An average reader can come away from the book understand even the most counterintuitive elements of economic science. A more recent book, *Economics in One Virus*, attempts something similar, but with examples tied to the Covid-19 pandemic. For the generation of students coping with the global socio-economic changes set in motion by coronavirus, the book offers exceptional insight and tools to understand our ongoing response. These are the books I had in mind when constructing my syllabus. I want to keep elements of standard micro and macro. In addition, I have already incorporated a number of short movie or YouTube clips. Graphs and diagrams provide a useful visual analysis. But I want to introduce more of these mediums—short videos, and perhaps a different text every semester as a book project—in an effort to add excitement and relevance to an otherwise dry subject matter.

Below I will list the textbooks I have in mind, as well as a short description of the application I envision in my principles class (most are Micro-economics).

### **“Popular” Alternatives to Standard Textbooks: Annotated Bibliography**

Bastiat, F. (2017). *Economic Sophisms & What is Seen and What is Not Seen*. (J. de Guenin, Ed.). Indianapolis, IN: Liberty Fund, Inc.

Bastiat, the nineteenth century French economist and politician, is perhaps the most captivating economic author to have ever lived. His use of both comedic and dramatic satire paints a clear picture of the economic consequences of poorly thought-out policies. What’s more, it forces the reader to follow economic logic to the most extreme, but ultimately necessary conclusions. The reading may be slightly advanced for some students, but for those who catch on and enjoy Bastiat’s style, his *Economic Sophisms* is an eye opening and entertaining journey.

Bourne, R. (2021). *Economics in One Virus: An Introduction to Economic Reasoning Through COVID-19*. Washington, D.C. : Cato Institute.

Bourne’s book constitutes a narrower application of economic ideas. It will probably lose relevance in the coming decades, but for now it stands as a useful synthesis of the events that have taken place since the onset of Covid-19 and the economic tools we might use to understand economic and political events that followed. One advantage of this book is that an entire generation of students are likely to relate to the material in a more personal way, given the events they, themselves, lived through together.

Friedman, D. D. (1996). *Hidden Order: The Economics of Everyday Life*. New York, NY: Harper Business.

*Hidden Order* is a more casual rendition of Friedman's earlier Textbook for intermediate microeconomics students. It's slightly more advanced than the others in this list. But it toes the line between a standard textbook with plenty of diagrams and models, but it ties them together with narrative and clever examples that help to solidify the ideas. This is a book one might be able to use unaccompanied by other texts.

Gwartney, J. D., Stroup, R. L., Lee, D. R., Ferrarini, T. H., & Calhoun, J. P. (2016). *Common sense Economics: What Everyone Should Know About Wealth and Prosperity* (Third.). New York: St. Martin's Press.

I really enjoyed this book. It's shorter and has a more concise presentation of each economic concept. But it packs a punch and provides communicates the most essential elements of basic economics in a clear and concise manner. One would need to supplement this book with other materials for a semester long course.

Harford, T. (2006). *The Undercover Economist: Exposing Why the Rich are Rich, the Poor are Poor--and Why You Can Never Buy a Decent Used Car!* Oxford & New York: Oxford University Press.

Harford, T. (2008). *The Logic of Life: The Rational Economics of an Irrational World*. New York: Random House.

In each of these books, Harford conveys introductory economic ideas with brilliance. I was captivated while reading both books. *Undercover* is the better of the two, but *Logic* is more laid back with greater focus on applying economic ideas to everyday social experiences.

Hazlitt, H. (1946). *Economics in One Lesson*. New York & London: Harper.

Hazlitt's book is perhaps the first of its kind in the economic world. The uses an idea from the nineteenth century economist, Frederic Bastiat, to emphasize the idea of opportunity costs and tradeoffs. He then extends this simple logic to a variety of economic questions and their associated government policies. While nearly a century old, the book remains relevant and accessible to undergraduate readers. It should also be noted that Hazlitt has magnificent prose; a riveting read.

Landsburg, S. E. (2012). *The Armchair Economist: Economics and Everyday Life*. New York: Free Press.

This book probably stands as one of my favorites. If I had to choose one book out of this list to supplement my principles textbook, it would be *The Armchair Economist*. Landsburg hits every note. His examples are both contemporary and lucid—a difficult combination to attain in this genre. The structure is well thought out. Students who seriously engage with the chapters will take something away from each one. I can't say enough good things about

this book. Landsburg's book has provided economic instructors with a valuable resource that should endure for decades.

O'Rourke, P. J. (1998). *Eat the Rich*. New York: Atlantic Monthly Press.

This book is incredibly funny. But the instructor should be warned—it includes foul language. O'Rourke's book is also becoming dated—as it's aged almost one quarter century now. But the chapters flow well. He is also a clear and concise writer with comedic prose.

Rhoads, S. E. (2021). *The Economist's View of the World: And the Quest for Well-Being*. Cambridge and New York: Cambridge University Press.

This is a 35-year anniversary edition of an introductory economics book that covers a lot of the essential ideas in a balanced way. Its focus is on attaining rational economic policies that will lead to growth and prosperity. Rhoads takes on a variety of popular policy proposals from different perspectives in an effort to highlight comparatively better or worse economic strategies.

Roberts, R. (2007). *The Choice: A Fable of Free Trade and Protectionism*. Upper Saddle River, N.J.: Pearson Prentice Hall.

Roberts, R. (2008). *The Price of Everything: A Parable of Possibility and Prosperity*. Princeton and Oxford: Princeton University Press.

Russ Roberts has a number of books written as stories or in narrative form. *The Choice* is exceptional. It's a clever story written between two main (fictionalized) characters: David Ricardo and a T.V. salesman Ed Johnson. Ricardo, in order to gain entrance to heaven, must convince Johnson of the merits of free trade, despite the fact that he will certainly lose his business and his livelihood to foreign competition. It's a powerful book with a unique approach that goes beyond the more narrow 'economic' justifications for free trade.

Similarly, *The Price of Everything* is a novel about a college tennis player and Cuban Immigrant, Ramon Fernandez, who becomes outraged when a "big box" retailer hikes prices following an earthquake in San Francisco. Ramon is convinced that the store is taking advantage of those with lesser means in the midst of a crisis and resolves to stage a protest. Ramon eventually meets Ruth Lieber, his girlfriend's economics professor, who's passion for economics slowly convinces Ramon of the important role that prices and markets play in our lives and how society itself is dependent on a well-functioning market economy.

Sowell, T. (1980). *Knowledge and Decisions*. New York: Basic Books, Inc.

Sowell, T. (2009). *Applied Economics: Thinking Beyond Stage One*. New York: Basic Books.

Sowell, T. (2011). *Economic Facts and Fallacies*. New York: Basic Books.

Sowell, T. (2015). *Basic Economics: A Common Sense Guide to the Economy*. *Journal of Business Strategy and Execution* (Vol. 2). New York: Basic Books.

Sowell's books are famously well-written introductory books for those looking to ease their way into economics. He, like many of the authors in this list, writes with clarity and gives straight-forward, easy-to-follow examples for the reader to connect with the underlying economic concept. *Basic Economics* is probably the best book to supplement (and perhaps even replace) with a principles textbook. He deliberately excludes graphs, jargon, and diagrams from the book in order to maintain simplicity for the average reader. *Applied Economics* and *Economic Facts and Fallacies* are handy substitutes for any econ course, with the latter providing chapters that offer a more narrow overview of topics related to Urban Economics, the Economics of Gender and Discrimination, and Inequality.

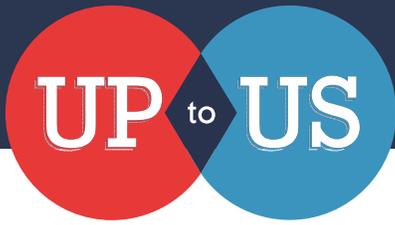
*Knowledge and Decisions* is, in my judgement, the best of the four. While most economists focus on incentives, *Knowledge* places the role of information and ideas front and center. Sowell explains the structure of social, economic, and political institutions on the basis of what types what quantity of information each decision-making unit in the system is able to access, and how those institutions filter or transform knowledge in an ongoing process of social interaction. Knowledge, it turns out, is necessary to produce even the simplest goods and services that we use on a daily basis. But how this knowledge is made available for beneficial use is taken for granted. Sowell brilliantly elucidates how the organizational structure of firms, bureaucracies, and even households or communities, have come to use, create, and transform certain kinds of knowledge, but also how that structure may impede the use of knowledge. Pervasive throughout the book is the inevitability of tradeoffs insofar as certain quantities or qualities of information are scarce or costly to acquire. What I found especially unique about this book was the absence of economic jargon. Sowell is able to communicate the concept of "marginal analysis" without deploying the term. Students at every level—from advanced to expert—will gain something from this book. And instructors should find it useful, as it forces one to approach the discipline from a unique angle.

Wheelan, C. J. (2010). *Naked economics: Undressing the Dismal Science*. New York: W. W. Norton.

This book has gained popularity over the last decade, as it also relates the material in a way designed to capture the modern audience (i.e. non-economist) in its presentation. Students should find the book easy to read, and it maintains relevance with its use of modern examples and policy analysis. A times, however, I found the author being somewhat careless in their conceptual formulation. Definitions and underlying assumptions about the functioning of the price system were sometimes presented in ways that many economists would question or dispute. Nonetheless, the book covers a lot of ground and would likely spark fruitful discussion in the classroom when compared to a standard textbook.

Whitman, G., & Dow, J. (n.d.). *Economics of the Undead: Zombies, Vampires, and the Dismal Science*. (G. Whitman & J. Dow, Eds.). Lanham: Rowman & Littlefield.

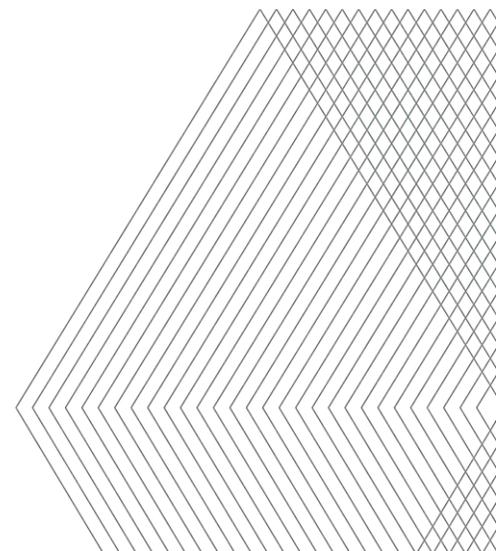
*Economics of the Undead* is a witty collection of economic essays with a spooky theme. Each chapter uses a fictionalized horror or apocalyptic zombie-world to illustrate fundamental economic concepts to the reader. Topics range from matching markets and the economics of dating and marriage among vampires to collective action and the undead. It's an imaginative approach that students can have fun with—especially great for Fall semesters leading up to the Halloween!

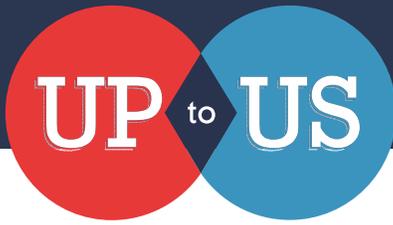


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# Infographics

Building a sustainable economic and fiscal future for America's next generation.

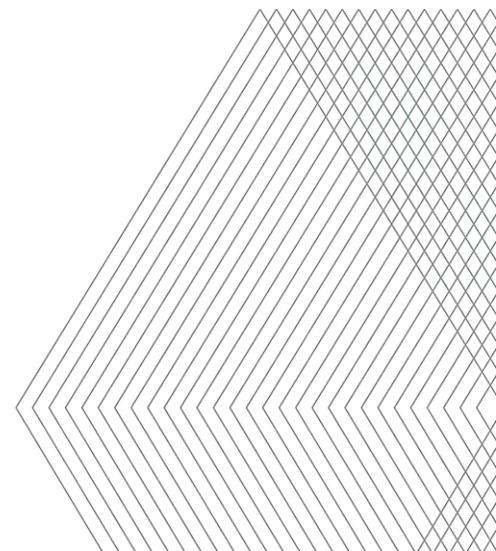




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# Faculty-designed Infographics

Building a sustainable economic and  
fiscal future for America's next generation.



# EMPORIA STATE UNIVERSITY

## SAMPLE OF TWELVE ESU ECONOMIC LITERACY PROJECTS COMMON ELEMENTS: ECONOMICS & REAL-WORLD APPLICATIONS

ON CAMPUS

&

OFF CAMPUS



ESU Campus at Night - May 2022  
Photo by Rob Catlett



### Financial Family Fun Night (FFN)

We brought together a dozen teachers at Walnut Elementary (K-5) along with their principal, parents and students to have a highly interactive econ experience.

Incorporate Econ/Public Finance elements that emphasizes a crossover between using economic analysis and political science by simulating a multi-step process.

### Two New Seminar Courses

*Both Emphasized Undergraduate/Graduate Research for External Audiences*

- **Public Finance**



- **Environmental Economics**
  - **Deliberative Dialogue:**
    - **Climate Change**
      - In-person
      - AND via Zoom
      - Students & Faculty
      - Failed at multi-campus involvement
  - **Seminar Presentations**

### Who Gets Bailed Out and Why

- All EC101 classes (fall)
- Social Studies Methods

## MULTI-CAMPUS PROJECTS

### Teacher Training Workshops for Educators

- Middle School
- High School
- College

### Teaching Fiscal Policy in the COVID Era

- In-person

### Who Gets Bailed Out and Why Via Zoom

### Robert Morris Annual Teaching Economics Conference

*Online and In-Person Active Learning Techniques to Teach About Inflation*

### Kansas Social Studies Conference

Deliberative Dialogue 2/24/2022 (The day Russia invaded Ukraine we were asked to pivot from a program we had planned for weeks to A 6:00 PM program:

*Deliberative Dialogue; Economics and the Russian Invasion of Ukraine.)*

Our ESU - ADP students put together the material and helped moderate the deliberative dialogue!

# ECONOMICS & POLITICS CONVERGE

## Who Gets Bailed out & Why

### OVERVIEW

We go through a 3-Step process from initial instincts to additional economic information, to political pressure

#### STEP 1

Pick an Industry that might be wise to bailout in an urgent situation (e.g., the pandemic).



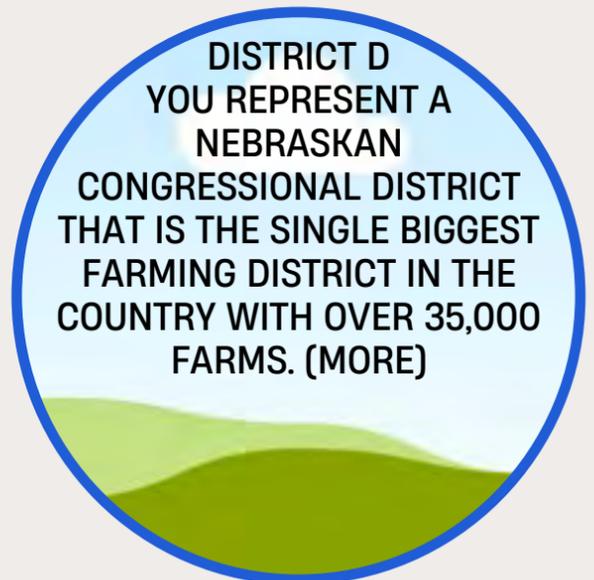
Industry	Number of Employees (2020)	Estimated Economic Impact (billions)	EPI Employment Multiplier (Indirect jobs created by 1 direct job in the industry)
Agriculture	2,300,000	\$1,000	2.28
Airlines	453,000	\$1,800	2.70
Automobiles	1,700,000	\$954	5.40
Construction	7,200,000	\$781	2.26
Entertainment	2,000,000	\$600	3.79
Healthcare	19,700,000	\$3,400	2.05
Pro Sports	432,400	\$80	3.79
Retail Stores	15,200,000	\$3,200	1.22

#### STEP 2

Add Economic Information  
Do the answers change?

#### STEP 3

Add real-world information about constituents.  
Do the answers change based on the industrial mix in a Congressional district?



## WOULD YOU CHANGE?

Did the process get easier or more challenging as more information, and more variables were added?

Why?

# ESU-ADP Econ Literacy Project

## It's Never Too Early to Learn Econ!

# Financial Family Fun Night

Elementary Students & Family Members  
Engage with Teachers & ESU Econ  
at 5 Interactive Stations - May 2, 2022

### STATION 2 MONEY



Kids and parents guardians & Siblings work together with teachers.

### STATION 1 EARNING POWER



### STATION 3 NEEDS & WANTS

(Tie top student & Parents)



### STATION 4 PLANNING FOR A PET (Tie top student & Parents)



### STATION 5 SAVING & ME

Parents Evaluation 4.0 Max

More comfortable conversations with my child 3.6

I will Help my child 3.8

"I loved these ideas to talk more with my kids about money! Thank you!"

"This was a nice organized event and it helped my kids understand money on their level."



KIDS Evaluation	Vote Totals	Average Vote 3.0 Max	Votes in the Top 3
Station 4 Planning for Pets	53	2.7	20
Station 3 Needs & Wants	53	2.7	18
Station 1 Earning Power	50	2.5	7
Station 2 Meaning of Money	48	2.4	17
Station 5 Savings & Me	39	2.0	9
I can Identify Currency	42	2.6	
I Know How to Count Money	41	2.4	

One of a dozen Emporia State University-ADP Financial Literacy Projects - Bekah Selby & Rob Catlett

# Integrated Economic and Quantitative Literacy Curriculum



Explore the history and impact of Economic Inequality



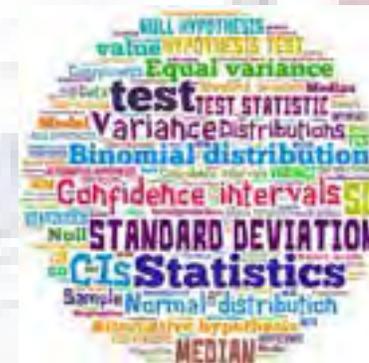
Develop competency in basic math skills



Effectively use real-world data to understand wicked problems



Emphasize Critical Thinking Skills as measured by the Critical Thinking Assessment Test



Apply statistical tools and analysis to real-world data

Understand the intersection of personal finance and public policy



# Promoting Economic Literacy in Arkansas



## Undergraduate Reading Group

In Fall 2023 UCA College of Business students can participate in a 6 week reading group on the topic of public finance & the national debt.

## Academic Research

UCA scholars develop academic research, educational curriculums, and student programming focused on the research & study of Arkansas economic data.



## Public education

2-3 programs will be facilitated around the state to promote economic literacy to public audiences. (partnerships with libraries, schools, & museums.)

## Theme for 2023 K-12 State Competition!

Students participating in the 2023 Arkansas Economics Challenge will complete projects on topics related to public finance at the federal, state, and local levels.



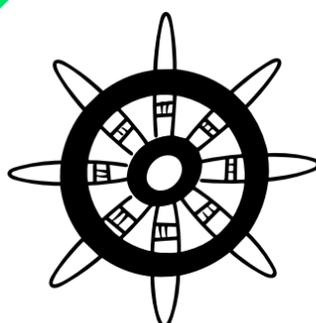
# Evolution of the Economic Literacy Conversation

PROGRAMMATIC CHANGES MADE TO POSITIVELY IMPACT THE DISCUSSION ON ECONOMIC LITERACY AT WESTERN KENTUCKY UNIVERSITY

## INTRO TO ECON

### Fiscal Ship

Students in ECON 101 were introduced to the online tool "Fiscal Ship" which aids students in understanding their role in economic literacy.



## DEBATE

### Moral Issues of Capitalism

Students in this class participated in a debate on a federal balanced budget amendment.



## EXTRA CURRICULAR Economics Club

Building on the work of Dr. Neikirk at NKU, the Economics Club played a city council role playing game where members of the council and community voted on a pair of local proposals.



## PASSIVE LEARNING

### WhichWay

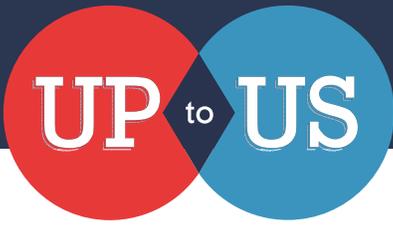
The Department of Student Financial Assistance launched a passive module system where students could learn about multiple facets of financial literacy.



## ADDITIONAL INFORMATION



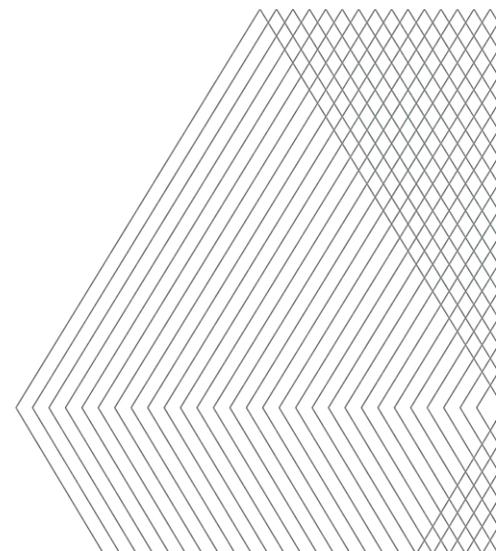
Western Kentucky University  
Sarah Haught  
Kevin Owens



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# Student-designed Infographics

Building a sustainable economic and  
fiscal future for America's next generation.



# HOW EFFICIENT IS GREEN ENERGY?



## HYDROPOWER

Hydropower has a capacity factor of 41.5%

A drawback is that a change and elevation along with a natural water source is needed to operate.

## SOLAR

Solar has a capacity factor of 24.9%.

A drawback is that solar is very weather dependent and won't be effective in every region of the US.

## WIND

Wind power has a capacity factor of 35.4%

A drawback of is that wind is also weather dependent and require high maintenance costs.

## NUCLEAR

Nuclear has a capacity factor of 92.5%

A drawback of nuclear energy is the potentially dangerous waste.

## REFERENCES

<http://www.greenmatch.co.uk/blog/2014/08/5-advantages-and-5-disadvantages-of-solar-energy>  
<https://www.energy.gov/ne/articles/nuclear-power-most-reliable-energy-source-and-its-not-even-close>

By TYAN B. ALAN

**DECREASING OCEAN  
PLASTIC COULD INCREASE  
MARINE AND PLANTLIFE,  
LIMITING THE GREENHOUSE  
EFFECT**

---

**AARON SMITH  
EMPORIA STATE  
UNIVERSITY  
EC 500: ENVIRONMENTAL  
ECONOMICS  
DR. BEKAH SELBY  
DR. ROB CATLETT  
MAY 3, 2022**



# Decreasing Ocean Plastic Could increase Marine and Plantlife Limiting the Greenhouse Effect

Ocean life was not meant to interact with man-made plastics, the more plastics in the ocean the more harmful it is to plant and animal life. A clean ocean increases carbon capture, could increase the level of oxygen, and could save the lives of countless land and sea creatures.

## More Carbon Control

Healthy animal life increases the consumption of carbon by sea creatures, which turns to waste and sinks to the bottom of the ocean.

Less animal life less carbon capture  
Less animal life is caused by unhealthy oceans caused by pollution

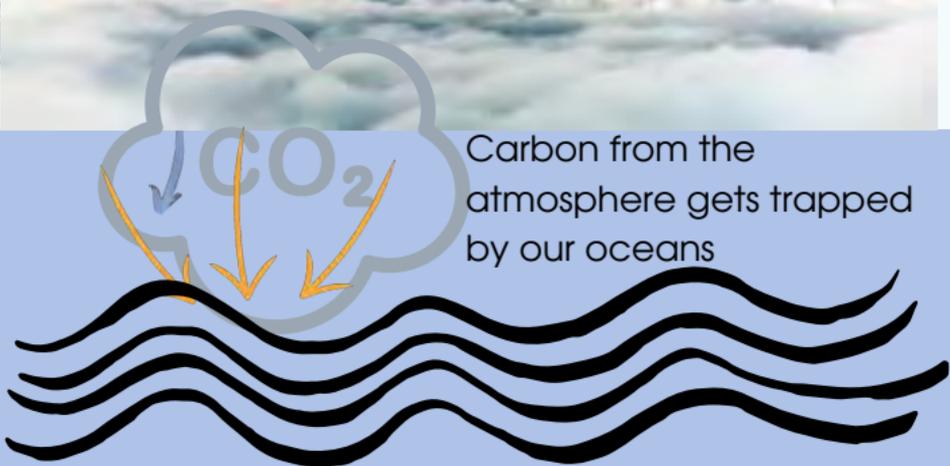
## Clean Oceans Produce more Oxygen

It may be possible that having a very healthy plant life system in place could create a thicker atmosphere leading to less greenhouse affect

## Protecting life on Land and in the sea.

Clean Oceans would increase the diversity of life within ecosystems beneath the waves as well as those that rely on these systems for food.

# Ocean Carbon Capture and Increased Oxygen Production



Carbon from the atmosphere gets trapped by our oceans

Clean oceans will benefit all life on earth, including human life.

Greater Oxygen Production could lead to a thicker atmosphere which could in theory limit the greenhouse effect on our world.



# More Carbon Control

Carbon is captured by the ocean through the process of Photosynthesis

Carbon is also captured by organisms like phytoplankton

Our oceans chemistry also trap carbon by forming it into bicarbonate, which is a type of carbon that makes it difficult to escape the oceans

Sea Creatures also capture carbon and then it is converted into waste which also drops to the bottom of the ocean where it is more easily stored. (Nasa Earth Observatory , 2008)

Unhealthy oceans caused by pollution will lead to less carbon capture and more carbon in the atmosphere.

## Clean Oceans Produce more Oxygen

Healthier Oceans would make plant life more viable and robust, which in theory could be large enough, perhaps with the help of scientists, to increase the production of Oxygen.

It may be possible, through further study and through human effort, to greatly expand the growth of ocean plant life. Similar to efforts used to increase the production of plants on land, increasing production under the sea would potentially cause the atmosphere to thicken as oxygen levels increased. Leading to a cooling effect on the planet.

(AccuWeather, 2020)

A thicker atmosphere potentially will decrease the greenhouse effect.

# Protecting life on Land and in the sea.

Clean oceans do not just benefit plant life, and sea creatures, but also life on land and in the air. More specifically, many diverse species of birds are being negatively impacted by the large levels of plastics polluting our oceans.



## Many bird carcasses can be seen with large pieces of plastics

A large percentage of Laysan Albatrosses are believed to have ingested plastics, which can cause illness and death in these creatures. The birds are not able to get rid of the plastic once ingested and therefore will inevitably build up, cause pain, and eventually die. (Smithsonian, 2022)

This is just one example of how pollution can negatively affect life on earth.

# How others are making a difference

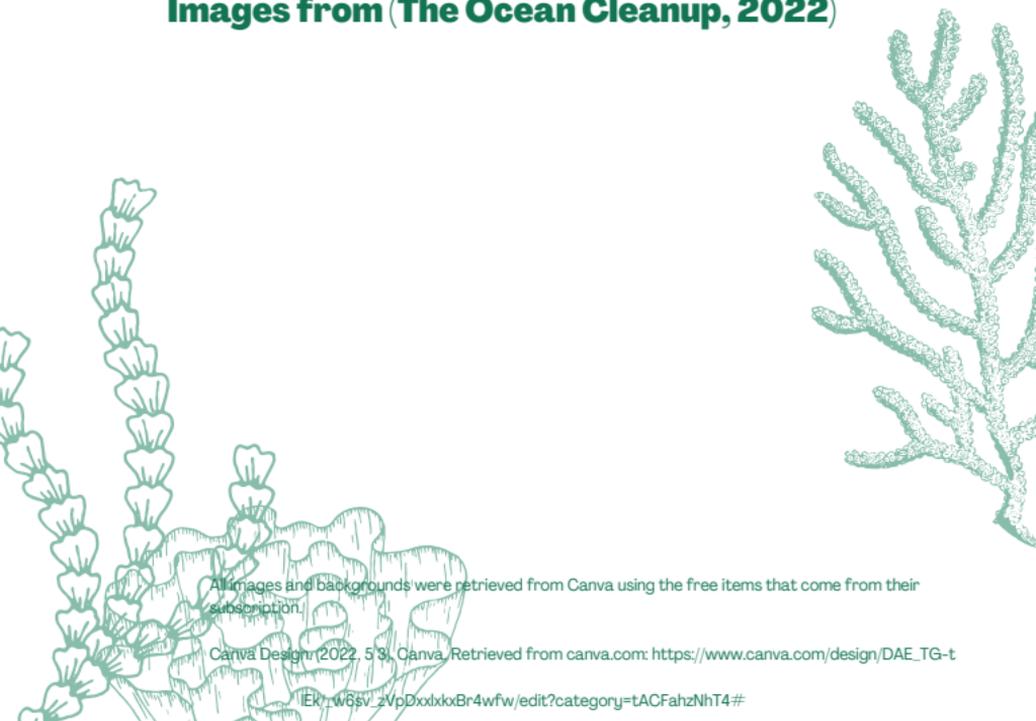
**The Ocean Cleanup North Pacific Foundation is a foundation that seeks to clean the ocean by intercepting an organizational goal of 80% of plastics from entering the oceans through river interception of plastics.**



**They also seek to clean the ocean through an ingenious system that can capture the plastics that float on top of the water.**



**Images from (The Ocean Cleanup, 2022)**



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Canva Design 2022, 5/3, Canva. Retrieved from canva.com: [https://www.canva.com/design/DAE\\_TG-t](https://www.canva.com/design/DAE_TG-t)

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# **In conclusion: How you can make a difference**

**Consuming products made from ocean plastics. It is possible to buy everyday products made from recycled ocean plastics, the more demand there is for these products, the more demand there will be for harvesting ocean plastics. Leading to more people possibly investing, and opening businesses in either ocean plastic harvesting or in using ocean plastics for producing goods.**

**One such option would be building materials, plastics are long-lasting, and naturally insulating. It is possible to hire companies that use plastic bricks made from recycled plastics to construct homes, businesses, and other structures. (Myers, 2022)**

**Encouraging your business leader, or local leaders, to buy and build from recycled plastics could increase awareness, and create more demand that has the potential to impact the world long term.**

## **Other ways to make a difference**

**Donating to organizations like The Ocean Cleanup North Pacific Foundation**

**Consuming fewer plastics, or products that use plastics.**

**Volunteering for ocean cleanup**





# Future Research

For further study

**How humans making an effort to increase oxygen levels can increase atmospheric protection from the sun and heat the planet.**

**How non-green-house gasses could be used to help stop the greenhouse effect?**

All images and backgrounds were retrieved from Canva using the free items that come from their subscription.

Canva Design. (2022, 5 3). Canva. Retrieved from canva.com: [https://www.canva.com/design/DAE\\_TG-t](https://www.canva.com/design/DAE_TG-t)

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